AKHTAR HAMEED KHAN

ORANGI PILOT PROJECT
Reminiscences and Reflections

EXPANDED EDITION
ORANGI PILOT PROJECT
REMINISCENCES AND REFLECTIONS

Akhtar Hameed Khan

Karachi
Oxford University Press
Oxford New York Delhi
1998
DEDICATION

To my wife Shafiq and daughter Ayesha
who have made my old age happy and useful
ACKNOWLEDGEMENT

Some of these articles have previously appeared in Dawn. I am grateful to the Editor for having given me permission to reprint them here.

CONTENTS

List of photographs
Introduction

1. Personal Reminiscences of Change 1
2. Koranic Faith and Good Works 13
3. I Admired Nietzsche 22
4. My Mother’s Way of Life 27
5. Address to APWA Ladies 32
6. What I Learnt in Comilla and Orangi 38
7. A Note on Welfare Work 45
8. Review of the Orangi Pilot Project 49
9. Pacifying Violence in Orangi 54
10. Low-Cost Sanitation 60
11. Low-Cost House-Building 70
12. Health and Family Planning 78
13. Orangi Schools 85
14. Women Work Centres 95
15. Micro Enterprise Credit in Orangi 102
16. Graduate Entrepreneurs 108
17. Pilot Project in Karachi Goth 114
18. The Good Earth of Dildar Goth 121

page
ix xi
## CONTENTS

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>19. A Lover's Complaint</td>
<td>127</td>
</tr>
<tr>
<td>20. Pursuit of Happiness</td>
<td>131</td>
</tr>
<tr>
<td>21. Unity and Diversity</td>
<td>135</td>
</tr>
<tr>
<td>22. Replication of Orangi</td>
<td>139</td>
</tr>
<tr>
<td>23. The Pathans in Karachi</td>
<td>146</td>
</tr>
<tr>
<td>24. Corruption and the Role of Idealists</td>
<td>152</td>
</tr>
<tr>
<td>25. Epilogue</td>
<td>158</td>
</tr>
</tbody>
</table>

**Appendices:**

1. UNCHS CTA's Appraisal of the OPP                                    | 163  |
2. Comments by Director OPP on CTA's Appraisal                         | 168  |

**Glossary**                                                            | 173  |

## LIST OF PHOTOGRAPHS

*Between pp. 86–7.*

1. Making steel chain in Gujranwala.
2. Kite-making is big business in Orangi.
3. Preparing goat intestines for the sausage industry.
4. Fishermen repair their nets in Ebrahim Hyderi.
5. Inspection of wares. Cement grills in Gujranwala.
6. Artisan meticulously embroiders cloth.
7. A cotton blanket is made by handloom. (Gujranwala)
8. One of the six hundred shops that have been granted a loan by OPP.
10. Parandas, easy to make at home, and fetch a tidy packet.
11. A busy motorcycle mechanic.
12. Words of encouragement.
13. A shoemaker and apprentice.
14. Wind power harnessed for irrigation. (Dildar Goth)
15. A feedmill makes 'balanced diet' for cattle.
16. Improved variety of mott grass, grown by Drip Irrigation. (OPP Nursery).
17. Palm trees in OPP Nursery.
20. Students at Faran School are shown around the nursery.
21. OPP worker training gardeners at the nursery in Gadap.
22. Private clinic—supplied with contraceptives and vaccines by OPP.
23. Vaccination Training—class in session.
24. Model clinic—also used as a training centre by OPP.
26. Midwife Training—a woman demonstrates how hands should be disinfected.
27. Women being trained to perform duties of a midwife.
28. Pre-cast concrete units are used in a low-cost staircase—Ashraf Punjab Chowk.
29. The house-builders of Orangi benefit from the material help and supervision by OPP-RTL.
31. Asbestos sheet-roof being replaced by concrete tiles.
32. The ADB project—demolition and recasting of manholes.
33. The ADB financed the truck sewer-work in progress here.
34. Training community activists and engineers at Peshawar Municipal Corporation.
35. Participants from different Asian cities in a 10-day training workshop. (ACHR Workshop).

INTRODUCTION

Akhtar Hameed Khan is recognized globally as one of the outstanding social scientists of our age. He is best known as the author of two remarkable and internationally acclaimed community development projects. During the sixties he was the director of the Comilla Project in East Pakistan, now Bangladesh. Since 1980 he has been the director of the Orangi Pilot Project (OPP) in Karachi. Orangi is the largest katchi abadi in the city. The two projects deal with two very different situations. The Comilla Project was a rural development project in the public sector and was supported by a number of bilateral agencies. The Orangi Pilot Project, on the other hand, is an urban project funded by a non-governmental organization (NGO). Comparing the two projects, many years after the beginning of the OPP, Akhtar Hameed Khan commented: 'The Orangi Pilot Project was very different from the Comilla Academy. OPP was a private body, dependent for its small fixed budget on another NGO. The vast resources and support of the government, Harvard advisers, MSU, and Ford Foundation were missing. OPP possessed no authority, no sanctions. It may observe and investigate but it could only advise, not enforce.' However, the two projects had two important similarities. One, that both followed the research and extension method, described later in this introduction; and two, that Akhtar Hameed Khan, with his immense knowledge and wisdom, was the director of both the projects.

Akhtar Hameed Khan's writings on the Comilla Project have been compiled in six volumes by the Bangladesh Academy for Rural Development. However, this volume is the first attempt to publish some of his articles and papers on the Orangi Pilot Project under one cover. Many of these papers also deal with
issues related to his personal development and his views on current trends in Pakistani society as viewed from Orangi. The articles describe the origin, development, and achievements of the Orangi Pilot Project, but they miss out on a number of important matters. For instance, they do not explain the close relationship between the organizational culture of the Orangi Pilot Project and Akhtar Hameed Khan’s personality, upbringing, and lifelong search for truth. Nor do the papers clearly spell out the thinking behind the methodology of the project (although many of them discuss it); the process of the development of human resources that has made it possible for the Project to expand into many urban areas of Pakistan; or the influence that the project has had on the thinking of NGOs and CBOs in Pakistan and on bilateral and multilateral aid agencies. Nor do the papers look into the future of the Orangi Pilot Project or examine the current directions the project has opted for. This introduction is an attempt to fill some of these gaps.

Akhtar Hameed Khan’s reputation as a community development expert has completely over-shadowed the fact that he is an ardent student of history and a keen observer and commentator on current social, economic, and political affairs. In his analysis and observations he is aided by the fact that he is a scholar of Persian, Arabic, and Pali, who has studied Islamic and Buddhist classics in their original languages and in great depth. Thus he has direct access to the sources of Indo-Muslim culture and history, without intermediaries. This is reflected in the way he writes, even in English, and in his sense of humour. Given this background, it is not surprising that Akhtar Hameed Khan is an Urdu poet of considerable standing in the post-1857 tradition of Hali and Azad. In addition, he has a fine understanding of the contemporary world, an understanding which is heightened by his knowledge of European history, literature, and philosophy, and by his passion for the national and international print media to which he refers in a number of the articles included in this book. He has also been able to critically observe the West at close quarters, first as a student at Cambridge in the mid-thirties; then as a student (1958-9) and Professor (1973-9) at Michigan State University; and as a teacher at various universities in Europe and USA. This immense knowledge of history and current affairs feeds into Akhtar

Hameed Khan’s development work, which is seen by him as an integral part of a larger process of change and evolution, at both the national and the global level. This is one of the major reasons why Akhtar Hameed Khan’s projects differ from other projects that have similar aims and objectives.

What also gets overshadowed by Akhtar Hameed Khan’s reputation is the close link between his background and upbringing and the values that his development work promotes and supports. Akhtar Hameed Khan belongs to the post-Syed Ahmed Khan generation of the Muslim shura in India. He describes his childhood and up-bringing in two articles in this book, ‘Personal Reminiscences of Change’ and ‘My Mother’s Way of Life’. He writes, ‘My father was a police inspector who never took bribes, never indulged in the conventional sexual peccadilloes, never flattered his superiors for the sake of favour, never smoked and rarely skipped office or a four-mile walk. He was a true follower of Syed Ahmed Khan; combining in himself, like his leader, Muslim puritanism with the Victorian gentleman’s strict self-discipline; a good combination, the two mixing as easily with each other as milk and sugar. I learnt from my father the value of integrity and its benefit: freedom from fear and anxiety.’

About his mother Akhtar Hameed Khan says, ‘She followed the ideal, outlined in Bahishti Zewar, of a devoted wife and mother. She was self-sacrificing and compassionate. She was also fond of books and ideas. She read to me, her eldest son, the poems of Hali and Iqbal, the historical epics of Shibli and Sharar, the orations of Mohammad Ali Jauhar, the sermons of Abul Kalam Azad. She made me a lover of books, a believer in simple living and high thinking.’

Like Muslim boys today, Akhtar Hameed Khan was taught to admire and glorify the grandeur of Hazrat Khalid Bin Waleed, the Sword of Allah, who routed huge infidel armies; or the glory of boy-general Mohammad Bin Qasim, who sacked Debal, killed Raja Dahir and sent his daughter to the Khalifa’s harem; or the exploits of Sultan Mehmood Ghaznavi, who plundered Indian cities and temples seventeen times in thirty years and finally smashed the big idol in Somnath.” At the same time, Akhtar Hameed Khan was introduced to the philosophy of sufism, which according to him, was ‘a precious
legacy for the Agra-Delhi _shurfa_. At an early age he became familiar with this 'profound perennial philosophy through the _Masiqat al-Rumi_.' However, there is a major conflict between the glorification of conquest and the megalomania that it instils, and the Sufi values of restraint, forbearance and compassion. Akhtar Hameed Khan writes about this conflict and its resolution in the article 'I Admired Nietzsche'.

In describing his father and mother and his early education and upbringing, Akhtar Hameed Khan has described the culture and values of the Muslim _shurfa_ of India. He writes 'My boyhood home, like innumerable other _shareef_ homes, was the fruit of Syed Ahmed's reforms. The intellectual and moral texture of these homes was quite different from the old _shurfa_ homes; there were no co-wives, no concubines, no nautch girls; there were new aspirations, new ideas, new manners, new routines.' Yet there are almost no Akhtar Hameed Khans in our society today, and the religious, ethical, and social values that were inculcated by Syed Ahmed Khan's revolution, the contradictions notwithstanding, were abandoned by the _shurfa_ of Akhtar Hameed Khan's generation. He writes, ' _Shurfa_ who followed this (Syed Ahmed Khan's) pattern were pious, diligent, frugal, modest, and charitable. They faithfully discharged their duties to God, their community, their family, and their self. I saw many such men in my boyhood. But alas with the passing of each decade their number dwindled. Maybe I am suffering from the usual bias of old age. However, let me give one concrete example. In 1938, when I first went to Bengal, there were seventeen Muslim ICS officers. Every one of them had a spotless reputation. In 1950 I returned to East Pakistan and found my old colleagues occupying high positions. I sadly watched them, one after another, succumb to the three temptresses—_zar, zan, zamindar_ (gold, woman, land). Only three out of seventeen remained clean. It is common knowledge that since then the percentage has declined steeply. If Syed Ahmed came today, perhaps his heart would break on seeing that his spiritual children have abandoned Islamic puritanism and Victorian self-discipline, and picked up the thievish habits of pre-Cornwallis East India Company clerks, who retired as "nabobs" after using their official position for plundering.' Akhtar Hameed Khan did not succumb to the three temptresses and abandon the social and ethical values that formed the basis of his upbringing. On the contrary, he has promoted them consistently in whatever he has undertaken. It is important to know how and why Akhtar Hameed Khan is different from his contemporaries. Again, the reasons for his being different have affected the nature and quality of his development work.

Akhtar Hameed Khan was a brilliant student, always securing top positions, and according to him this made him 'a specially conceited young man.' But he also says that nature had given him a contemplative temperament and that his mind appreciated metaphysical speculations. Looking at his early career, there is no doubt that the contemplative temperament triumphed over any vanity or conceit that he may have had. In 1936 he joined the Indian Civil Service (ICS), the most prestigious and cherished service of British India. In 1945, nine years later, he resigned from the ICS, giving up the enormous power and material benefits that went with it.

The reasons that Akhtar Hameed Khan has often given for resigning from the ICS tell us a lot about him and about how he sees himself as a part of the processes of history. He writes: 'After nine years I left the imperial service. There was nothing more to learn from British teachers. I needed a different kind of apprenticeship.' At the age of thirty-one, Akhtar Hameed Khan was still in search of knowledge and direction. In conversations with the author of this introduction, he has said many times that he resigned from the ICS because, after the First World War, British rule in India and its institutions started to decline. He did not wish to belong to a dying system that had lost its vitality and viability. Another factor that occupied his mind was that as an ICS officer he could not solve the problems of the people at large, as those problems were of a social and economic nature and could not be solved through administration. He increasingly wanted to know the cause of the problems, and to understand the lives of the people who constantly petitioned him as an ICS officer regarding various issues.

During his ICS days, Akhtar Hameed Khan became a follower of Allama Mashriqui. He writes: 'Allama Mashriqui analysed the Holy Koran and discovered a ten-point formula of _haq-e-aseleh—the survival of the fittest. The early Muslim conquests were presented as proof of the truth of this formula. The formula
focused on acquisition of state power (tamakkun fil arz) and political domination (ghaliba). In accordance with this formula the Muslims of India were exhorted to re-establish their domination over the whole subcontinent and revive the glory of General Mohammad Bin Qasim and Sultan Mahmud. And again, ‘The first teacher, Allama Iqbal, although he repudiated self-extinction and humility, still had a soft corner in his heart for the old Sufi saints. But my second teacher, Allama Mashriqui, held them in contempt. He was disgusted by their pacifism, quietism, and universal toleration (suleh kuli). He held them responsible for the decline and fall of Muslim empires because their creed turned the attention of Muslims away from power (tamakkun) and domination (ghaliba). In the thirties my second teacher was convinced that Hitler and his party were following the baqa-i-aseleh (survival of the fittest) formula, and therefore their ghaliba was inevitable.\(^{12}\)

As an ICS officer, Akhtar Hameed Khan became disillusioned with the philosophy of his two Nietzschean teachers. He writes: ‘I tasted power and authority. But I discovered that God has not cast me in the Nietzschean mould—the Superman without compassion, the “artist tyrant”. It gave me no joy when poor people grovelled before me; it embarrassed me. Or when I saw their misery, as in times of famine, I could not maintain a lordly indifference; I became very miserable myself. Nor could I shut my eyes to the evils of the system for whose maintenance I was rewarded with power and pelf. When, in wartime, I seized boats and carts from the villagers to enforce the denial policy and thus caused a famine; or when I arrested nationalist agitators and sent them to jail, my conscience troubled me. I realised that my superman was a fraud and I gave it up.’\(^{13}\)

Thus, the conflict between the glorification of power and conquest and the Sufi values, which were a part and parcel of the upbringing and education of Akhtar Hameed Khan, resolved itself. He writes: ‘I had a profound personal concern; I wanted to live a life free from fear and anxiety, a calm and serene life, without turmoil and conflict. I found that when I followed Nietzsche’s advice, and tried to be a strong master, a proud Superman, my pride and aggression further increased my fear and anxiety and entangled me in endless conflicts. On the other hand, when I followed the advice of the old Sufis and sages, and tried to curb my greed, my pride and aggression, fears, anxieties and conflicts diminished.’\(^{14}\) Akhtar Hameed Khan also identifies other conflicts of an ethical nature that were inherent in his upbringing. ‘Enlightened by the sages when I read history I can see that conquest has two faces: it may be glory for the supermanish victors; but for the vanquished it is horrible misery. Since my childhood I have been inoculated with a strong tribal bias. I have been taught to celebrate the havoc caused by the Turks of Mahmud, but to mourn the havoc caused by the Mongols of Hulaku; to laugh at the sack of Vijaynagar by the Bahmani army, and weep at the sack of Seringapatam by the British army. But a compassionate Asoka grieved at the slaughter of the vanquished at Kalinga. And Ma’arri, a contemporary of Sultan Mahmud, grieved that conquerors, “Towards the farthest goals of their ambition pierce a way with lances through your breast bones”.’\(^{15}\)

After leaving the ICS Akhtar Hameed Khan worked as a labourer and a locksmith in Aligarh. Why he chose to do this is obvious. He wanted to know firsthand the mind set and the way of life of the working classes. Later he taught at the Jamia Millia in Delhi, then became the Principal of Victoria College in Comilla, and finally the Director of the Comilla Project in East Pakistan (now Bangladesh). As Director of the Comilla Project he was able to undertake concrete development work. This suited his temperament as he is not satisfied dealing with issues purely at a theoretical level.

At Comilla the Americans and, through extensive reading, the Chinese, became his new teachers. With his characteristic intellectual honesty he implemented their teachings while at the same time documenting and analysing them critically. He acknowledges the debt he owes to them, even though he is sometimes critical of their practices.

It would not be out of place to see how Akhtar Hameed Khan’s upbringing and education, his knowledge of history and current affairs, and his relentless search for truth and for a meaningful role for himself in this age of transition, which have been described above, have affected the methodology and culture of the projects that he has initiated or has been associated with.
There is an austerity and frugality in the manner in which the project offices and programmes are run. This austerity and frugality is visible in the life-style of Akhtar Hameed Khan himself, and thus no one can accuse the director of hypocrisy, as so often happens in projects that try to be austere and frugal. In addition, Akhtar Hameed Khan has not moved away from the fundamental religious, ethical, and social traditions of Indo-Muslim culture, and these traditions are very much a part of the cultural and mental makeup of the poor communities that his development projects work with. He discusses these traditions in his paper ‘Traditions and Change in Orangi’. For these reasons Akhtar Hameed Khan has no difficulty in dealing with the working classes and they have no difficulty in identifying themselves with him, even though he belongs to a different ‘class’, he and they relate to the same concepts, use the same vocabulary, and have the same values (or at least respect for the same values). He understands their minds, their relationships with each other, and the historic process that has determined them. In addition, he understands their relationship with the contemporary world, for he understands not only them, but the contemporary world as well. Another aspect of Akhtar Hameed Khan’s work is determined by his view that we live in a period of transition, and that the processes and actors of social and economic change have to be supported and institutions developed not only to sustain, but also to consolidate, this change.

Akhtar Hameed Khan has always emphasized the importance of keeping detailed accounts. This is something he does meticulously and very proudly shows to visitors. According to him, accounts not only establish accountability but also describe the project better than any other documentation. He often says that he learnt the importance of account-keeping from his British teachers. However, in the Indian tradition, his mother must certainly have kept pai pai ka hisab of housekeeping money, and perhaps this passion is also rooted in his early upbringing.

As a result of the East Pakistan crisis, leading to the birth of Bangladesh, Akhtar Hameed Khan migrated to West Pakistan, or to the ‘New’ Pakistan as Zulfikar Ali Bhutto, the new President, preferred to call it. He describes his life from that day to the time he agreed to become the director of the Orangi Pilot Project in 1980. ‘Yes, fate had swept away Ayub Khan, Harvard Advisers, and East Pakistan, and made me, no doubt for my sins, a twice-born Mohajir, a displaced person, a refugee. At first I cherished the illusion that I could continue Comilla Academy’s rural programmes in Peshawar Academy, where my friend Shoaib Sultan was director. However, within only two years both of us were sent away. Then I understood that the Comilla programme, rural works, thana centres, farmers cooperatives patronized by Ayub Khan and Harvard Advisers were regarded as old junk in new Pakistan. By now I was already sixty years old and so amply deserved to be thrown into the dustbin, from where Michigan State University, my third Alma Mater, picked me up for recycling into a teacher of development administration. After five contented years I grew tired of living in a foreign country and teaching foreign students and returned to Karachi, the shelter of refugees, the mother of immigrants from everywhere. I brought with me the books of my Sufi preceptors, of my spiritual and intellectual guides, the sages and philosophers, of my favourite poets and novelists. In their serene company, I hoped to pass my twilight years in quiet contemplation, preparing, according to their advice, for departure from this bewitching world. But in April 1980, Agha Hasan Abedi and Ibn-e-Hasan Burney of BCCI persuaded me to give only one half of my time to the preparation for death and give the other half to the Orangi Pilot Project.

Orangi Township, which has been the centre of Akhtar Hameed Khan’s activities for the last fifteen years, consists for the most part of katchi abadis. It covers an area of over 8,000 acres and has a population of about one million living in 94,122 houses. The population is mixed, consisting of mohajirs (immigrants from India), Biharis (immigrants from Bangladesh), Pathan and Punjabi immigrants, and local Sindhis and Balochis. The majority of them belong to the working classes. They are day-labourers, skilled workers, artisans, small shopkeepers, peddlars, and low-income white-collar workers.

The settlement began in 1965. Land colonization, house building, development of income-generating activities, were all undertaken by local residents with help from the informal sector and without any assistance from government agencies. Writing about the energy and initiative of the people of Orangi Akhtar
Hameed Khan says, ‘Familiarity with Orangi reveals that a town larger than Colombo or Gujranwala receives scanty services from official agencies. The people of Orangi depend mainly on “informal” sources. Land is obtained through dallals (middlemen); credit, materials, and advice for housing is obtained from thallewals (block manufacturers). Self-supporting schools teach their children. Quacks (physical and spiritual) treat their ailments. They continuously resort to the black market or the bribe market for business facilities or welfare amenities or peace from harassment. That this informal sector and its black market is many times the size of the official sector indicates the weakness of government planning for the poor. At the same time it indicates the vitality of the poor and their skill in the art of survival. Besides, their vitality is demonstrated by the presence everywhere of anjumans (associations) which lobby intensely all the time, presenting claims and guarding gains. It is further demonstrated by the growing consciousness, specially among the younger generation, of their collective vote power and street power. ’

However, this informal sector, in spite of its vitality and energy, cannot effectively overcome the technical and managerial problems that its involvement in development has forced upon it, as it has no access to relevant research or qualified professional expertise.

The directions that the Orangi Pilot Project was to take are clearly spelt out by Akhtar Hameed Khan in ‘A Note on Welfare Work’, written in February 1980. In a way, the Note also defines the research and extension method. In this Note, Akhtar Hameed Khan states, ‘We are all living through a period of social dislocation. Where people have been uprooted from their familiar environments, this dislocation is especially acute. They have to re-establish a sense of belonging, community feeling, and the conventions of mutual help and co-operative action. This can be done chiefly through the creation of local-level social and economic organizations. Without these organizations, chaos and confusion will prevail. On the other hand, if social and economic organizations grow and become strong, services and material conditions, sanitation, schools, clinics, training, and employment will also begin to improve.’ He further says, ‘It must be admitted that a blueprint is not available for immediate implementation, although many instructive models do exist in other countries. Those who want to go beyond the conventional ways should patiently go through the process of investigation, local consultation, experiment, and evaluation.’

And again, ‘The development of social and economic organizations cannot be done quickly. Undue haste in this case will surely result in waste. Enough time should be spent on careful investigation of and acquaintance with the local people, their conditions and institutions. A rough timetable may be suggested: several months’ preliminary plan for the first year, followed by an evaluation based on the analysis of detailed documentation. The process to be repeated till the emergence of a successful pattern.’ In addition, the Note says that two fundamental principles should be followed: one, the avoidance of any political or sectarian bias; and two, the observance of a populist point of view and the preference for the needs of the common people.

The understanding between Akhtar Hameed Khan and Agha Hasan Abedi, on the basis of which the former became the director of the Orangi Pilot Project, reflects the concerns and considerations detailed in ‘A Note on Welfare Work’. The Orangi Pilot Project would have no targets; it would have no timetable; and Akhtar Hameed Khan would be his own master. However, he would submit detailed accounts to the BCCI Foundation along with a quarterly progress report. In addition, the project would follow the research and extension method which meant that the OPP would first thoroughly analyse the problems of Orangi and the popular methods of solving them, and then try to develop, through social-cum-technical research, a better package of advice and offer it to the people. This understanding has been followed scrupulously on both sides.

Thus the Orangi Pilot Project, from the very beginning, considered itself to be a research institution whose objective was to analyse the outstanding problems of Orangi, and then through prolonged action research and extension education, discover viable solutions. The project does not carry out development work, but promotes community organizations and co-operative action, and provides technical support to such initiatives. In the process it also seeks to overcome most of the constraints government agencies face in upgrading low-income informal settlements.
Akhtar Hameed Khan feels that the function of NGOs and pilot projects should be to develop strategies that can be integrated into the planning mechanisms of the government. This is because the scale of the problem is far too large to be tackled without effective government participation. However, for this integration to become possible, there are three prerequisites. These are: one, the models developed should overcome the constraints faced by government agencies in the rehabilitation of katchi abadis (or for other development programmes) without requiring major changes in their structure and/or the development and imposition of any radical legislature; two, overheads, staff salaries, and related costs should be in keeping with government expenditure patterns and regulations, and the strategy should respect established state procedures; three, proper documentation of the processes of developing the model, the creation of a demonstration area, and effective training material have to be created, without which replication is difficult, if not impossible.

The OPP has followed these 'prerequisites' scrupulously, and as a result its work is documented by sixty-five progress reports which read like a story book; hundreds of case studies, monographs, extension pamphlets, and posters; and profiles of activists and lane managers. In addition, a large number of books have been published on the Project and thousands of technical reports, maps, and land-use plans for the areas in which the OPP is working have been developed.

Another factor which needs to be mentioned here is that, in the opinion of Akhtar Hameed Khan, most programmes developed for the poor in the Third World fail because they are designed by professionals who belong to the upper classes and are not fully conversant with the sociology, economics, and culture of low-income communities or the causes of conditions in low-income settlements. On the other hand, the informal sector, that increasingly caters to the needs of the urban poor in Third World countries, and the urban poor themselves, do not have access to the technical research and advice that qualified professionals can give. Consequently, the development they bring about is substandard and fails to make use of the full potential of informal sector operators and low-income communities. Therefore, an arrangement has to be made and institutionalized to enable effective interaction between qualified professionals and research institutions on the one hand, and the informal sector and low-income communities on the other. Akhtar Hameed Khan quite rightly feels that he has succeeded in creating such an arrangement in the OPP.

The OPP has also kept away from publicizing its work prematurely or supplying the media with news or handouts. This makes it very different from most NGO-supported and internationally-funded development projects. In 'A Note on Welfare Work' Akhtar Hameed Khan writes, 'In the beginning all publicity must be strictly avoided. The consequences of premature publicity or any kind of early fanfare are likely to be as unfortunate as the consequences of hasty and grandiose planning. As a project grows, the intelligent public will be informed by means of accurate and well-documented reports by impartial evaluators.'

On the above principles and approach, the OPP has been operating a number of programmes. These programmes include a people's financed and managed Low-Cost Sanitation Programme; a Housing Programme; a Basic Health and Family Planning Programme; a Programme of Supervised Credit for Small Family Enterprise Units; an Education Programme; and a Rural Development Programme in the villages around Karachi. These programmes have been described by Akhtar Hameed Khan in the papers and articles that are reproduced in this book.

However, it was not all smooth sailing. The research and extension approach that Akhtar Hameed Khan adopted for the OPP had been applied only to rural development. NGOs and bilateral and multi-lateral agencies working in the urban field in Pakistan in the early eighties viewed this approach with scepticism, amusement, or outright hostility. Ironically, the first major conflict between conventional urban planning and Akhtar Hameed Khan's research and extension approach came from within the OPP itself. This conflict is worth relating as it brings out the inadequacies and the not-too-realistic assumptions on which conventional urban planning is based.

In 1982 the United Nations Centre for Human Settlements (UNCHS) made an offer to BCCI to collaborate in the further development of the OPP. The BCCI accepted this offer, and as
result an agreement was signed between the government of Pakistan, UNCHS, and BCCI in June 1982. It was a three-year agreement under which the BCCI was to donate two million dollars, of which one million dollars would be handed over to UNCHS for providing the services of experts for improvement of sanitation, water drilling, public health, programme monitoring, and related programmes. Besides, an experienced settlement planner would be posted as joint director. In the progress report of this period Akhtar Hameed Khan wrote: 'Let us hope that assistance of a UN agency obtained at high cost will upgrade the technical competence of OPP and increase the scope of co-ordination with our own official agencies. We must now work harder to create neighbourhood organizations capable of using the technical and social advice offered to them'.

The UNCHS-appointed joint director or, Chief Technical Adviser (CTA) as he was to be called, arrived in Orangi in September 1982. He found everything wrong with the Project. It had no targets and no 'proper' physical, social, and ethnic surveys. It had no master plan. It had no work programme. Its office was dilapidated and in the centre of a noisy and congested area of the settlement and as such conducive to serious work. And finally, its choice of sanitation technology (sanitation was the major OPP programme at that time) and implementation procedures were disastrous. He argued that the sanitation technology the OPP had opted for required sophisticated engineering and artisanal skills. This he felt could only be developed in association with local bodies, elected councillors, and professional contractors. Community organizations, simply backed by professionals, technicians, and social organizers, could not deliver this technology. In addition, he felt that the social organizers recruited from the Orangi communities were no more than 'muscle men'.

After four months in Orangi, the UNCHS CTA wrote an appraisal of the OPP's approach and requested the BCCI president to set up a project in Orangi separately from the OPP. In his appraisal the CTA stated, 'Clearly there are two apparently irreconcilable approaches to project execution. One, open ended, exploratory, and evolutionary, with emphasis on sociological particularities, unconstrained by time and cost. The other, target-oriented, systematic, with a professional and technical focus, constrained by time and costs'. In addition, the CTA stated that there should be no doubt at all that the UNCHS was uniquely equipped 'to provide specialized support for undertaking large-scale projects in low-income urban areas'.

Akhtar Hameed Khan responded to the CTA's appraisal. In his comments, which were sent to the President of the BCCI, he stated: 'The “target-oriented, integrated, urban rehabilitation demonstration” approach may be suitable for an official agency like the Karachi Municipal Corporation (KMC) or Karachi Development Authority (KDA), although previous efforts in katchi abadis along these lines have shown poor results. Such plans involve huge investments (not two million dollars, but hundreds of millions) besides the exercise of regulatory powers which are beyond the reach of an NGO.' In the last paragraph of the comments he further states, 'If the experts sent by UNCHS are completely obsessed with hackneyed, narrow and generally unsuccessful conventional techniques, unintelligently obtuse to pragmatic and innovative research and extension, blindly insensitive to significant local developments, and at the same time compulsively desirous of executive control, I am afraid the people of Orangi will derive little benefit from them, and the BCCI will get a miserable return for one million dollars'.

However, as requested by the CTA, Orangi was divided, and a new project, named Community Development Project (CDP), under UNCHS administrative control and technical guidance, was set up in Orangi. In the thirteenth progress report Akhtar Hameed Khan wrote about this separation, 'There will now be two projects in Orangi sponsored by BCCI: the three-year-old OPP which will follow its own approach, and a new project with UNCHS as the executive agency. The new project will receive two million dollars from the BCCI in three years, while OPP will receive a small annual allocation in rupees. OPP will be a purely Pakistani project, characterized by Pakistani austerity and guided by Pakistani experts. Simultaneously the people of Orangi will also have the benefit of another project, characterized by UN munificence and guided by foreign experts'.

The CDP tried to develop the same programmes as the OPP was operating, but their approach was 'target-oriented, systematic, with a professional and technical focus'. It was
INTRODUCTION

backed by a series of international experts. However, after six years, the Project was able to develop sanitation in only thirty-six lanes, and all its other programmes fizzled out. It was wound up in 1989 and its project area in Orangi reverted back to the OPP. During the six years of its existence the CDP spent over US$ 625,000. During the same period, and at less than one-third the expense, the OPP was able to develop sanitation in over four thousand lanes covering more than 70,000 houses, and to take its various projects well beyond the frontiers of Orangi Township. Akhtar Hameed Khan's approach had been vindicated, and yet another of his projects won international acclaim and became a model for others to follow.

Between 1983 and 1988 the OPP programmes expanded rapidly. Community organizations, activists, and NGOs from other katchi abadis and informal settlements in Karachi and other cities of Pakistan started applying to the OPP for help in replicating its programmes, specially its low-cost sanitation programme. To meet this increasing demand efficiently, in 1988 the OPP was upgraded into four autonomous institutions. These are: one, the OPP Society, whose function is to channelize funds; two, the OPP Research and Training Institute (OPP-RTI), which manages the sanitation, housing, and social forestry programmes and is responsible for their replication, and is also responsible for training NGOs, government agencies, members of donor agencies, and community organizations and their representatives for all OPP programmes; three, the Orangi Charitable Trust (OCT), which is responsible for managing and promoting the credit programmes; and four, the Karachi Health and Social Development Association (KHASDA), which is responsible for managing the health programme. The rural programme is managed directly by the OPP with technical support from the RTI.

Since 1987 international agencies have also cultivated the OPP, and in recent years have tried to replicate the OPP experience by integrating it into the planning process of government projects that they are sponsoring. Meanwhile, in its search for solutions to Orangi's problems, the OPP has had to lobby with relevant municipal and government organizations. In addition, to protect the work of Orangi residents from destruction by insensitive government planning, it has had to monitor nationally and internationally-sponsored projects and deal with the organizations responsible for them. The OPP has managed to do this because it has received financial support from international NGOs and multi-lateral and bilateral agencies in addition to the BCCI grant. And more important, the OPP was able to develop the necessary human resources required for the development and expansion of its work. What these human resources are and how they were developed is perhaps the most important achievement and asset of the OPP.

Broadly speaking, the OPP staff consists of professionals, social organizers, and technicians. The professionals' work consists of research into the problems of Orangi residents; identification of their own solutions to these problems; and, again through technical research, the development of a better package of advice. The professionals also prepare extension literature and supervise physical work. All professional research has to be compatible with the sociology and economics of low-income residents. The results have to be doable by them and they have to be maintained and looked after by them.

The social organizers are recruited from the community. Their work consists of contacting people, helping to organize them, extending the package of advice and monitoring it, and identifying issues and problems in the community that are relevant to the development work to be carried out or may need to be carried out in the future. The social organizers are the link between the people and the professionals, and their involvement in, and feedback to, the professional's work keeps it rooted to the field reality.

The technicians are also recruited locally. They work with the social organizers, supervising physical work and helping to extend the package developed by the professionals. To do this, they and the social organizers have to work as a team. The technician has to also work with the professional so that he can understand the package of advice and report back to the professional on the technical problems with the package.

In the initial stages the OPP tried to recruit experienced professionals. However, it soon discovered that such professionals found it very difficult to relate to the OPP's philosophy and methodology. They were too deeply rooted in the conventional manner of doing things. Subsequently, the
INTRODUCTION

OPP had to rely on a consultant and young graduates who were able to grow with the OPP. It was possible for these graduates to learn some of what they had been taught at their universities and to learn from the people, social organizers and technicians, and to teach them as well. Architect Perween Rahman, who is now the director of the OPP-RTI, economist Anwar Rashid, the joint director of the OPP, and architect Salim Aleemuddin all joined the OPP within a couple of years of their graduation. Perween and Anwar joined in 1982, and Salim, who was Perween’s student at the Dawood College, joined in 1989, although he had been involved in OPP work as a student since 1984. Then there is engineer Rashid Khatri. He graduated in 1987 and began work in the NGO sector in Pakistan, which brought him into contact with the OPP. After a few years’ ‘freelance’ association with the OPP, he joined the RTI in 1992. The only professional with previous experience is Dr Shamim Zainuddin Khan, sixty-two years old but ageless, who is the director of KHASDA and a lifelong political worker.

The social organizers have played a very important role in the development of the OPP. In the initial stages of the OPP, when Akhtar Hameed Khan was establishing his contacts with the leaders, organizations, and people of Orangi, he recruited persons who he felt were suitable for the job. The choice was made intuitively, but this intuition had a long experience behind it. It so happens that all the social organizers have a number of things in common. They are all political persons in some way or the other. They have all been active in the neighbourhood organizations. The Orangi leadership has depended on them for support. They all have an element of radicalism and understood much faster than their neighbours what Akhtar Hameed Khan was trying to say. They had all been involved in some way or the other in the development of Orangi Township. With their political background it was easy for them to communicate with the people, organize meetings, and help settle the sociological and organizational problems that keep cropping up in community-related work. Hafeez Arain and Ramzan Qureshi are the two oldest social organizers in the OPP, and they have been with the organization since its inception. Hafeez Arain has been a political worker and has worked, among other things, as an assistant to an informal developer in Orangi and as a rickshaw driver. Ramzan Qureshi has been a small contractor and an artisan making glass bangles and ivory objects.

The technicians consist of plumbers, draughtsmen, and surveyors. The plumbers and surveyors are residents of Orangi and were working in these fields before they joined the OPP.

The professionals, social organizers, and technicians all come from different backgrounds. When they started working together they all had different views of development that were shaped either by their education or their life experience. For them to work together it was essential that they develop a common viewpoint regarding the work they were being asked to support. It is here that Akhtar Hameed Khan played his role as a teacher. From the beginning of the project till 1988, weekly meetings of the entire OPP staff were held. The week’s work was discussed at these meetings along with its sociological, technical, and economic aspects. Every member presented his report. Jobs, which included the writing of experiences, were assigned at these meetings, and work assigned at the previous meeting was reviewed and evaluated. This exchange in itself was an enormous learning experience for everyone. It was further enhanced by Akhtar Hameed Khan’s analysis and advice, and the manner in which he related the micro-level issues presented by the staff to larger national and international realities. The director’s report to his staff, with which the meeting began, discussed threadbare the negotiations he may have had with international agencies, government officials, and institutions, or with national and local politicians. Accounts were also discussed, and nothing was kept secret from the staff. In addition, every member of the staff was encouraged to write, and these writings were published in the magazine of the OPP.

Through these meetings Akhtar Hameed Khan not only managed to pass on his vision to his staff members, educate them regarding the close link between social, economic, and technical issues, and upgrade their skills; but with time he was also able to develop a strong bond between them. This bond was not only based on a common development vision, but also embodied in it the values of diligence, frugality, modesty, account-keeping, and transparency that he has struggled to uphold throughout his turbulent life.
After the upgrading of OPP into four different institutions in 1988, each institution has separately continued this tradition of weekly meetings, in which the same process is followed. However, Akhtar Hameed Khan is not present in these meetings, although he regularly meets with the heads of the different institutions so as to continue his role as a teacher. Each institution now brings out its own newsletter and progress reports.

Due to the process described above, professionals, social organizers, and technicians have no difficulty in relating to each other. As a matter of fact, the social organizers have acquired the skills of the technicians, and most technicians have become excellent social organizers. Some of the social organizers and technicians can partly fulfill the role of the professionals, and almost all the professionals can partly fulfill the role of the social organizers. In addition, technicians and social organizers have also upgraded their skills. Some of them, with OPP support, have taken courses in surveying and mapping, and others have acquired skills in computer sciences. Thus, with its limited manpower, the outreach potential of the OPP has been considerably enhanced.

However, OPP’s human resource development has not been limited only to the Orangi staff. Over 5,000 lanes have financed and managed the construction of their own sewage lines through OPP advice. Each lane elected, selected, or nominated its lane manager. These lane managers and their assistants collected and managed the money of the people, and also organized the construction of the sewage system with the active participation of the lane residents. Many of the lane managers subsequently became involved in other programmes of the OPP, and have developed as effective extension agents. They are now promoters of the OPP concept of development through community participation and self-help.

Through this process, people have learnt about sanitation and construction technology. As a result, they now prevent government contractors working in their localities, or contractors appointed by them individually or by their community organizations, from doing substandard work or work that is technically faulty. This has made the relationship between local government, the informal sector, and the people more equitable.

It has also led to the expansion of the health, credit, and housing programmes.

This development of human resources is impressive. But still the OPP finds it difficult to deal with the increasing number of requests for assistance for the replication of its programmes that it is receiving from numerous CBOs, NGOs, and the Sindh Katchi Abadi Authority (SKAA). To overcome this problem, the OPP has started training young people and students from the settlements where it is working, as technicians. These young people are trained to survey and map the settlements; to develop physical designs; and as inoculators for the immunization programme. They receive training through an apprenticeship with the OPP-RTI for a period of time. Funds for this training are provided by a number of international NGOs. The surveyors and designers being trained will, it is hoped, set up their own offices and become self-sufficient by charging fees from their clients or from the local organizations that will seek their support. Similarly, the inoculators will also become associated with the private clinics which exist in large numbers in all low-income settlements in Pakistan and which experience a major difficulty in getting trained staff.

As a result of this human resource development, the OPP-RTI can carry out its training activities and give technical support to NGOs, CBOs, and government agencies. All the staff members (professionals, social organizers, and technicians) collectively participate in the training exercise and, where necessary, lane managers and extension agents are brought in. The Orangi area, which has been the scene of the OPP’s activities for the last fifteen years, serves as a demonstration area. As a result, every trainee, irrespective of his social class and educational background, can relate to the trainers at the OPP-RTI.

During the late eighties, a very large number of government officials visited the OPP for orientation or as part of their mid-career training. Akhtar Hameed Khan was also a regular speaker at various administrative training institutes and a faculty member of the courses that they ran. One of the major reasons for this was that he was an old ICS officer and was respected for his work in Comilla. In addition, many of the bureaucrats in key positions in Pakistan were either his friends or had
worked with him. He was happy with these visits. He felt that the models that the OPP had developed would be picked up by young officers, and thus the crisis that the state-working-class relationship faced would be overcome.

At about this time, the NGO movement in Pakistan was being supported in a big way by multi-lateral and bilateral agencies and international NGOs. It was being stated aggressively that major functions of the state could be taken over by NGOs supported by foreign money. Akhtar Hameed Khan disagreed strongly. He considered the seminars, workshops, and meetings arranged by foreign donors for promoting this concept as ‘dating and dining get-togethers’. He strongly felt that the Pakistani state had vitality and what it needed was an appropriate model of development that was compatible with the changing socio-economic conditions of Pakistani society. His slogan at this time was, ‘The Diwan is not for sale’. This was in reference to the conditions of Bengal before the East India Company took over the establishment from the Nawabs of Bengal.

Due to the above factors, Akhtar Hameed Khan was very pleased when the possibility of working with KMC on the ADB-financed Karachi Urban Development Programme (KUDP) for the upgrading of certain areas in Orangi, and the UNICEF-sponsored Urban Basic Services (UBS) Programme in Sukkur (Sindh), presented itself in 1990. Later in 1991, the World Bank also asked the OPP to work with them and the government of Pakistan on the ‘Shelter for Low Income Communities Project’. OPP became consultant to all three programmes.

It took many months of discussions and negotiations before an agreement between the KMC, World Bank, or UNICEF and the OPP could be arrived at. There were major differences over how planning and implementation should be carried out and what the respective roles of the community, OPP, Government of Pakistan, and the supporting international agencies should be. The differences were not dissimilar to the differences that existed between UNCHS and Akhtar Hameed Khan in 1983. However, the OPP had tested models and a demonstration area, and the international agencies had also learnt a number of lessons in the past decade as a result of the failures of many of their programmes. At OPP’s insistence, many changes were made in the management and implementation procedures for all three programmes, and it was not easy to iron out the differences between the OPP viewpoint and that of the international agencies. These changes and differences illustrate the gulf between Akhtar Hameed Khan’s approach and the conventional manner of doing things.

In the case of the UNICEF-sponsored UBS Programme, the programme office was set up in the low-income settlement where work was to be done and not at the Sukkur Municipal Corporation (SMC). The office was to remain open in the evenings so that people could visit it after work. Its functions were to provide plans and estimates for sanitation work to lane managers and to motivate and organize the residents. In addition, it was agreed that social organizers would be appointed from within the community, whereas under UBS programmes social organizers are recruited from the local government bureaucracy. The OPP felt that government employees could not perform the functions of social organizers as they would not be available to the community and there would be problems of culture and language and constraint on time. The salaries of the social organizers were to be paid by UNICEF through the OPP. It was felt that if their salaries were to be paid directly by government departments they would not be able to resist the pressures government officials are normally subjected to, nor would they be able to act against the interests of superior government officials.

With the World Bank (with whom a pilot project was set up in Hyderabad) the differences were sharper, but they were resolved very much according to OPP requirements. The World Bank wanted to begin more than one pilot project. They had hoped that work could begin in three Sindh towns. However, the OPP felt that it could only handle one project, and that if that project was properly developed, it could serve as a training and demonstration area for other towns. Then the World Bank wanted government involvement at all levels of upgrading. They felt that government staff should be employed for motivating people, organizing them, and giving them technical advice. The OPP, on the other hand, was adamant that this function could not be performed by government functionaries but only by community members supported by NGOs. Again, the World Bank saw the project office as a government institution under
the Hyderabad Municipal Corporation (HMC) or Sindh Katchi Abadi Authority (SKAA). The OPP saw it as a community office run temporarily by the OPP. The World Bank felt that a big seminar should be organized at the commencement of the project in which all the actors, including the community, should participate. The OPP disagreed. It felt that this would jeopardize the project as the community would see a lot of money being spent and a lot of foreigners participating in the seminar. They would immediately say that this money could have been used for development purposes instead. In addition, they would feel that the style of the project was not one that was conducive to the development of self-help and self-finance. The same differences between the two parties surfaced with regard to the nature of the project office. The OPP wanted an austere, non-airconditioned office in the settlement. The World Bank envisaged a more elaborate affair. The list of such differences is endless. The OPP's view had already been expressed in 1980, in Akhtar Hameed Khan's 'A Note on Welfare Work'.

Compared to the World Bank and UNICEF, it was easier to come to an agreement with the KMC. One of the reasons was that the KMC Mayor was fully supportive of the OPP approach; another, that KMC officers had long experience of working with Karachi communities and they understood the difficulties involved in working with them. However, they also found it difficult to accept the OPP approach and the prominent role that the communities were to play in the development process. The role of the communities was a major deterrent to official corruption, contractor profiteering, and substandard work, and hence it was unpopular with the contractors and their patrons in the KMC.

For the most part, the negotiations for the OPP's involvement in these three programmes were conducted by the OPP's professional staff and not by Akhtar Hameed Khan. However, his advice and directions were crucial. Again, the management, operation, and monitoring of the projects was also almost entirely carried out by the OPP staff, with remarkable success. In this work they scrupulously followed the teachings of their master, though at times they sometimes disagreed with him on details. Akhtar Hameed Khan can be proud of them.

All the three programmes were really a partnership arrangement between the international sponsor (in the case of the KMC it was the KMC itself), the relevant provincial government departments, the local community, and the OPP. In all cases (except the KMC, where the OPP adopted a different strategy) the relevant government departments have not been able to carry out the responsibilities that were given to them under the agreements. There has been a lack of interest, delays, absence of accountability, disputes among government officials and departments, frequent transfers, and instances of alleged corruption. On the other hand, the communities have fulfilled their role well above what was expected of them, and are ready to increase it provided that a little of the government support that was assured under the agreement is forthcoming. The OPP has also spent a lot of time trying to pressurize government agencies to fulfill their role, and in many cases has taken certain aspects of that role upon itself. However, the OPP has discovered that chasing government agencies is a full-time and unsuccessful job, and that this time can be better utilized.

As a result of this state of affairs, the OPP has changed its strategy. In the case of the KMC project, it has armed the community with facts and figures regarding the project and the role that the KMC is supposed to play. It has also trained the community to monitor the work of KMC contractors. The community has, as a result, effectively taken over the job of monitoring the work and preventing any substandard work from being done. Due to the involvement of an informed community in development work, a good working relationship between KMC engineers, contractors, and the community evolved after a very turbulent beginning. As a result, the OPP now has supporters in the KMC set-up. However, the community has not been able to get the KMC to fulfill its maintenance-related responsibilities. In the case of the UBS Project in Sukkur, the same procedure as was adopted for the KMC project is being adopted, and a community organization is being promoted and supported to effectively pressurize local government into playing its role. The results of the World Bank Project also indicate that a similar approach will have to be adopted.

One of the assumptions of the international agency-government-OPP-community partnership approach was that the
local government, given proper support and guidance, could become an effective partner. However, that assumption has to a great extent been proved wrong. Akhtar Hameed Khan now draws a similarity between the existing situation in Pakistan (at least in Sindh) and certain periods of Indian history. He says that this age is the age of Mohammad Shah Rangila, the Moghul emperor who ruled over the ruins of the empire with all the pomp and show of his predecessors, and behaved as if all was well. Akhtar Hameed Khan’s new slogan, again drawing parallels from Indian history, is ‘we should form an East India Company’.

But things are not as dismal as the UBS and World Bank cases mentioned above make it sound. One government department, SKAA, has adopted the OPP approach with remarkable success. Bureaucratic red-tapism has been minimized in its operations. Low-cost technologies have been adopted. Communities have been involved in the process of social and physical development, or more accurately, SKAA has involved itself in the process of the social and physical development that the communities carry out. There is transparency in account-keeping, and regular monitoring and documentation on the OPP model. SKAA’s staff has been trained at the OPP and OPP is consultant for its development work. As a result, the Katchi Abadi Improvement and Regularization Programme (KAIRP) of the government, which was a dismal failure, has been rejuvenated in Karachi. It works, and Akhtar Hameed Khan’s approach has again been vindicated. A good officer, armed with a workable model, can make things work!

This OPP-SKAA partnership was initiated by SKAA’s director Tasnim Ahmed Siddiqui. He has had a long association with the OPP, and for a period of time, when he was on leave, he also managed, on a voluntary basis, the OPP’s credit programme. But Akhtar Hameed Khan laments, ‘in fifteen years we have found only one Tasnim. If we had found even ten other officers like him, you can imagine the results.’

In contrast to working with the government, OPP’s work with young NGOs and community organizations has been remarkably successful. After training at the OPP-RTI, and with a little bit of professional support and social guidance, Manzoor Colony in Karachi has been able to finance and develop its sanitation system; the Youth Commission for Human Rights (YCHR) in Lahore has been able to replicate various OPP programmes and is in the process of expanding them; and the Organization for Participatory Development (OPD) has initiated the OPP’s sanitation and credit programmes in Gujranwala’s low-income settlements. In addition, a large number of small community-based NGOs are successfully operating the OPP’s credit programme in various parts of Pakistan. In Ebrahim Hyderi in Karachi, the credit programme has freed the fishermen from servitude to contractors and middlemen. In the city’s rural areas, on the other hand, agricultural production has been upgraded so as to establish a link with the needs of the city and its economy, and an increasing number of farmers and baza owners are applying for assistance. It is possible that YCHR and OPD develop on the lines of the OPP and become training institutions for their catchment areas. Already they document their work, prepare progress reports, keep accounts, and negotiate with donors very much on the OPP lines.

In addition to its influence on young grassroots NGOs and various donor and international development agencies, the OPP has also had a major influence on the development of the South Asian Partnership (SAP), a Canadian-funded NGO, and the GEF and LIFE programmes of the UNDP. In the case of SAP, the influence was because Akhtar Hameed Khan was a member of its governing council. In the case of GEF and LIFE, the coordinator of the programmes was acquainted, through experience, with the problems of community participation in official programmes and with the work of Akhtar Hameed Khan. In all these programmes, the emphasis has been on developing human resources and sustaining them through research, training, and self-monitoring. SAP, GEF, and LIFE all operate in other countries as well, but there is a major difference between their Pakistan programmes and their programmes in other countries. This difference is the direct result of Akhtar Hameed Khan’s influence and the OPP models. In addition, the OPP approach is also being used in an AKF-supported conservation project in Karimabad in the Northern Areas, and in the ODA (UK)-supported Faisalabad Urban Development Project.

The OPP has also had an association with a number of Karachi-based academic institutions. These include the Aga Khan Medical
University, the Baqai Medical University, and the Department of Architecture and Planning at the Dawood College. However, its relationship with the Dawood College is the only one that has developed and has been strengthened over time.

The Dawood College has provided OPP with student manpower to help with physical and social research, documentation of its project areas, and in relating Orangi to the larger Karachi context. Orangi, on the other hand, has provided the Dawood College with a project area in a low-income settlement where community participation work is taking place. This association has rooted the Dawood College desire to produce ‘socially responsive’ architects in the field reality of Karachi. Theory and practice have become one. It must be stated, however, that this association has flowered because OPP’s professional staff is the product of the Dawood College, and the OPP-RTI director teaches at Dawood College as does the OPP consultant. The Dawood College graduates therefore have the possibility of practical participation with a new, innovative, and successful urban planning process. It is not surprising, therefore, that these graduates are much sought after by pioneering projects and international agencies as staff members.

The OPP’s strategy is now clearly defined. Its main function is to support small grassroots NGOs, community organizations and young activists to organize and promote the OPP methodology and programmes. For this the OPP trains and guides them and helps them in acquiring small funds so as to free their staff members and activists from being preoccupied with earning a livelihood. In addition, OPP helps to arm these groups with knowledge and ideas so they can monitor, supervise, and keep accounts of the work they and the government agencies are doing in their areas; and by presenting the government with cheap and appropriate options for those aspects of development that they cannot undertake themselves. Although the OPP still intends to continue working with the government, it feels that government departments can only be activated by informed and organized communities, and not by agreements and understandings between government, NGOs, and international agencies. To fulfill this role the OPP institutions are adequate, and with the expansion of OPP work, training of local people, and continued links with academic institutions, the number of people, professionals, technicians, and social activists, involved in this work is rapidly increasing. A new and large community is being created.

Akhtar Hameed Khan is now eighty-one. He visits Orangi every day to teach, guide, and analyze. He claims that he maintains his sanity. He says that he is now a grandfather and the Orangi institutions and their staff his grandchildren. He also receives visitors constantly. They include representatives of community organizations from Orangi, local activists, CBO representatives from various urban and rural areas of Pakistan, representatives and consultants of international agencies and of government institutions, local and foreign journalists, and old friends and colleagues he has worked with. They all go back enriched.

It is important to place the OPP models in the larger context of Pakistan so that their relevance can be understood. The formal sector in Pakistan provides only 180,600 housing units per year in the urban sector, against a demand of 428,000. The annual deficit of 257,400 housing units is taken care of by the creation of squatter settlements and informal subdivisions of agricultural land. As a result, there are approximately 3,000 squatter settlements, or katchi abadis, in Pakistan. They have a population of nearly seven million, which is about twenty-two per cent of the total urban population of Pakistan. In addition, over twelve million people live in settlements created out of the informal subdivisions of agricultural land, ecologically unsafe areas, or wastelands on the city fringes. Conditions in the low-income informal settlements and the katchi abadis are not dissimilar. Thus, about fifty-eight per cent of Pakistan’s urban population lives in unserviced or under-serviced areas. The growth of informal settlements and katchi abadis is estimated at over ten per cent per year against a total urban growth of 4.8 per cent. These figures define the crisis.

Government programmes for the physical, social, and economic development of these katchi abadis and informal settlements have failed miserably. The KAARP manages to regularize and upgrade only one per cent of these settlements every year. As a result, it will take one hundred years before the existing settlements can be developed! On the other hand,
the OPP's housing and sanitation programme has brought about major environmental changes, and at no cost to the government over eighty per cent of Orangi Township has built its own sanitation system. Due to the sanitation system and the OPP's health programme, infant mortality has fallen from 130 per thousand in 1984 to 37 in 1991.23 In the same manner the Orangi schools, without any assistance from government or external sources, have raised the literacy of Orangi residents over seventy-eight per cent as against an estimated Karachi average of sixty-two per cent.

Again, the Karachi Master Plan estimates of 1989 inform us that seventy-five per cent of Karachi's employment is generated by the informal sector, and that the Karachi unemployment rate will be twelve per cent until the year 2000. The plan further says that 1.1 million jobs will be required for the coming five years if unemployment is to be kept at this level. Thus it is obvious that the only way that jobs can be created in such a situation is by supporting the informal-sector entrepreneurs by credit and technical and managerial advice, which is simply not available to them from any quarter. This makes the OPP's credit programme a very important means of combating inflation, recession, and unemployment.

Before concluding this introduction, one must mention that the role of working-class women in this changing world has determined a number of programmes that Akhtar Hameed Khan has promoted, and a number of articles in this collection describe these programmes and his approach to the issue. He writes: 'Under the pressures of the urban-industrial civilization, which the people of Orangi have willingly adopted, and the pressure of the double digit inflation of our mismanaged economy, the role of women is changing dramatically. It is becoming impossible to live in the old patriarchal style. The people have responded by encouraging their females to be free economic workers rather than confined dependents. Houses are modified into workshops. Family enterprises are sprouting in every lane. In such enterprises, females constitute, if not the majority of workers, at least a substantial minority.'24 He continues, 'I have carefully observed these working women, these female teachers, these girl students. Surely they are a new phenomena. They are not *purdah* like my mother. And yet, in spite of their emancipation, they retain the modesty of their old culture. Although they are not wrapped in a *chadar*, nor confined in a *chaudhavari*, like my mother; yet essentially their feminine conduct is as modest as my mother's. I consider these working women, these female teachers, these girl students, as the finest achievement of Orangi people; as a shining example of belonging to both past and present; as the best preparation for entering the twenty-first century.'25 And the twenty-first century is what Akhtar Hameed Khan and his life's work is all about.

Arif Hasan
Karachi, 31 August 1995

NOTES

1. 'What I Learnt in Comilla and Orangi'.
2. 'Personal Reminiscences of Change'.
3. Ibid.
4. 'I Admired Nietzsche'.
5. 'Personal Reminiscences of Change'.
6. Ibid.
7. Ibid.
8. Ibid.
9. 'I Admired Nietzsche'.
10. 'My Fifty Years of Literacy and Adult Education'.
11. 'I Admired Nietzsche'.
12. Ibid.
13. Ibid.
14. Ibid.
15. Ibid.
16. 'Pacifying Violence in Orangi'.
17. 'Orangi Pilot Project Programmes'.
18. Appraisal of the Orangi Pilot Project (See, appendix 1).
19. See, Appendix 2.
20. Thirteenth Progress Report of the OPP.
22. Estimates worked out by the author by projections from 1989 ADB figures.
23. Figures derived from the health survey of Al-Fateh Colony in Orangi carried out by the Aga Khan Medical University and by the OPP.
24. 'Tradition and Change in Orangi'.
25. Ibid.
CHAPTER 1

PERSONAL REMINISCENCES OF CHANGE

I have been asked to write a paper on change. Surely an old man who was born in 1914, who has witnessed the collapse of two empires, British and Soviet, and two partitions, of India and Pakistan, has seen many changes. However, not being a trained sociologist, I am not making academic statements. Instead I am relating my personal reminiscences, an old man’s tales, claiming no more validity for them than a novelist does for his story.

My father was born in 1884. He and my mother belonged to middle-class families (shurfa) of Agra, the city of Akbar Badshah, the twin capital of the Mughal Empire, the city of Mir, Ghalib, and Mian Nazeer. My parents were the products of the three-hundred-year-old Mughal culture, an Indo-Muslim synthesis. This old culture in its twilight was absorbing western influences. During the childhood of my parents Syed Ahmad Khan was still alive, and his reform movement was at its peak, generating fierce controversies, passionately loved and passionately hated. My father went to Agra College and my mother studied English at home.

Syed Ahmad Khan came from the shurfa of Delhi. He began his career as a junior officer in the Anglo-Indian administration. In 1857 he passed through the trauma of what he called ghadar, and Pakistani historians call the war of liberation. He made an agonizing reappraisal and came to the conclusion that the Muslim shurfa were in dire need of reforms. While their basic spiritual values and religious dogmas were true, their educational and social system had become regressive. He pointed out that the syllabus commonly taught in the madrasahs,
(he was himself a madrasah graduate), based on the ancient nine-hundred-year-old dars-i-nizamia (syllabus), was narrowly specialized, and totally ignorant of all progress which has since taken place in physical and social sciences. His disconcerting advice was that, for the sake of survival, the Muslim shurfa, like the Hindu shurfa, must adopt western schooling. Besides, they should tolerate sectarian differences and avoid fratricidal conflicts. Moreover, the affluent Muslim shurfa should curb their excessive fondness for multiple wives, concubines, and nautch girls. In fact Syed Ahmad Khan urged the Muslim shurfa to emulate the Victorian ‘gentleman’, idealized by Newman and Arnold—be pious, enlightened, cultured, sober, industrious, and public-spirited. We should remember that, in Syed Ahmad Khan’s time, such Victorian gentlemen were running the world’s biggest empire, and a handful of them were firmly ruling India.

Syed Ahmad Khan’s call for scientific enlightenment, sectarian tolerance, and cultural sobriety received, on the one hand, a most positive response. Shurfa of Delhi and Lucknow, Lahore and Peshawar, Patna and Dhaka, Hyderabad and Madras followed him in droves. On the other hand, the reformer was denounced as a self-seeking traitor by revolutionaries like Allama Jamaluddin Afghani, and as a Feringhee-loving renegade by ulama like Maulana Qasim Nanotvi. Allama Afghani urged that Muslim kings, the Shah of Iran, and the Sultan of Turkey, should declare jihad against England and Russia, and the Muslims everywhere, in Asia and Africa, in India and China, should rise and overcome the infidels. According to Allama Afghani, Syed Ahmad’s educational and social reform was nothing but a traitorous attempt to block jihad, the only path of deliverance. According to Maulana Qasim, the ancient madrasah syllabus was perfect, while school education would inevitably lead to apostasy and the deluded school-going Muslims would soon become Christians. As regards social mores, he saw no wrong except that true Muslims should stop praying at the tombs of saints and abstain from Indian customs at marriage and birth.

A more insidious attack came from the apologists in Syed Ahmad Khan’s own camp. As a counterblast to the criticism of intellectual and moral failings of the shurfa, the apologists wrote idealized, romanticized, sanitized, hagiographical versions of history which proved conclusively that our institutions, our civilization and culture were the best in the world. Europe could teach us nothing. As a matter of fact, whatever enlightened philosophy or science or technology was possessed by Europe was borrowed from Muslims like Ibn-i-Sina. For the sake of improvement present-day Muslims need not go to the West; instead they should travel backward to their own glorious past. I know from my own boyhood experience that these accounts of real golden ages, of historical utopias, were wonderful tonics for us, the shurfa, the defeated, discredited, and dispossessed remnants of an imperial class. We took big doses of the tonic and our shattered pride was restored; we lovingly embraced the beguiling fantasies. While critical reformers condemned the ‘pidram sultan hoold’ (my father was a sultan) mentality, a blind and obstinate complacency, as a great hurdle to improvement, the self-glorifying apologists fortified our egos to the utmost.

Apart from educational and moral decadence, the shurfa faced another serious crisis: how to redefine their political position. Akbar Badshah and Hazrat Aurangzeb and the shurfa of their time faced no such problem. They were the dominant ruling class, an imperial minority. They could be kind or stern to the Hindus as they pleased. They had no crisis of identity: they claimed with equal confidence to be both Indian and Muslim. But since then the Muslim shurfa had been defeated, first by Nadir Shah, and then by Marhattas and Sikhs, and finally overwhelmed by the British. Unlike the Egyptians or Iranians or Turks or Indonesians, the Indian Muslims were in a minority. The decline and defeat of an imperial minority impales them on the horns of a cruel dilemma. Syed Ahmad Khan contemplated the various options. One option he firmly rejected: that the Muslims should boycott and fight the British till the last empire was regained. As regards relations with the Hindu majority he was ambivalent. Sometimes he used a famous simile: India is a beautiful bride and Hindus and Muslims are the bride’s twin eyes; they should co-exist in harmony, as they did in the reign of Akbar Badshah. But more often he was fearful of the growing power of the Hindus. He advised the Muslim shurfa to maintain a separate identity, to demand special protection and quotas. Sadly lacking the captivating talents or leonine courage of Amir Khusro and Rahim Khan Khanan, Malik
Mohammad Jaisi and Mian Nazir Akbarabadi, the frightened contemporary *shurfa*, the followers of Syed Ahmad, my father's generation and mine, opted for separation, protection, and quotas, from which we gathered many benefits, including my selection to the Indian Civil Service.

A precious legacy for the Agra-Delhi *shurfa* was the spiritual Sufi discipline which inculcated that the allurement of this world—the pleasures of the senses (food, sex), wealth and luxury, power and fame—were all transient and illusory. They may give temporary gratification, but ultimately, bind the soul in chains. If anyone wants to lead a free and happy life, he must curb sensual cravings, greed for wealth, and ambition for power. At the same time he should endeavour to come in contact with the other world—the ideal, the permanent, the abiding, the perennial world—through concentration, meditation, and trance. Here alone his heart can find lasting satisfaction. After the havoc wrought by the Mongol hordes, Sufism became an almost subterranean force, which not only enabled many men and women to live fruitful lives in the midst of the worst conditions, but also regenerated whole communities. Paradoxically, even the savage conquerors were converted by the self-denying gospel. The spiritual goals and meditative practices of Sufism were, thanks to Al Gazali, sanctified even by orthodox *ulema*, who were much softened and ennobled by Sufi discipline. The Sufi view of the world, Sufi values of forbearance, restraint, resignation, frugality, patience, and compassion permeated literature and culture. But towards the end of the nineteenth century, Sufi *khanqahs*, often occupied by impostors and charlatans, were as decadent as the *madrasahs*. Unlike the mausoleums, Sufis never indulged in public debates. Nevertheless, both the militant revolutionaries and the hyperactive reformers fiercely attacked Sufi pacifism, renunciation, resignation, and detachment from politics.

Luckily I became familiar in my boyhood with Sufism's profound perennial philosophy through the *Masnavi* of Rumi. I was fascinated. The examples of mystics like Tolstoy and Gandhi enhanced my fascination. I have remained a lifelong student of mysticism—Islamic, Christian, Indian, and Chinese. In a very imperfect manner I have tried to follow the Sufi path, and found it fruitful in every sphere—for personal happiness or for domestic and public life.

My mother followed the ideal, outlined in the *Baths of Zewar*, of a devoted wife and mother. She was self-sacrificing and compassionate. She was also fond of books and ideas. She read to me, her eldest son, the poems of Hali and Iqbal, the historical epics of Shibli and Sharar, the orations of Mohammad Ali Jauhar, the sermons of Abul Kalam Azad. She made me a lover of books, a believer in simple living and high thinking. My father was a police inspector who never took bribes, never indulged in the conventional sexual peccadilloes, never flattered his superiors for the sake of favours, never smoked, and rarely skipped office or a four-mile morning walk. He was a true follower of Syed Ahmad Khan, combining in himself, like his leader, Muslim puritanism with the Victorian gentleman's strict self-discipline; a good combination, the two mixing as easily with each other as milk and sugar. I learnt from my father the value of integrity and its benefit: freedom from fear and anxiety.

My boyhood home, like innumerable other *shareef* homes, was the fruit of Syed Ahmad's reforms. The intellectual and moral texture of these homes was quite different from the old *shurfa* homes: there were no co-wives, no concubines, no nautch girls; there were new aspirations, new ideas, new manners, new routines.

A generation after Syed Ahmad Khan's death, Muslim *shurfa* were all going to schools. None believed that by learning English or European sciences they would be renouncing Islam. On the contrary, they believed that by not learning modern science and technology, Muslims would remain impoverished and enslaved. Everybody saw that the new schools, instead of producing apostates, had produced champions of Islam like Maulana Mohammad Ali, Allama Iqbal, and Quaid-i-Azam Jinnah. The tide really turned when the Egyptian Allama Mohammad Abdul introduced school subjects in Jamia Azhar; and Shamsul Ulema Abu Nasr Waheed reformed *madrasahs* in Bengal along similar lines. Today the best Karachi *madrasahs* are no longer frightened of the English language or modern sciences; indeed they send maulanas to earn Ph.D. degrees from foreign universities, and plan to open medical and engineering departments. Let us wish that in the gardens of paradise, where
surely both have gone, Maulana Qasim will now hold a friendly meeting with Syed Ahmad Khan and kiss his hands.

The new educational system which the Muslim shurfa chose was a cosmopolitan phenomenon. Perfeclted first in the West, it had already been adopted, long before Syed Ahmad Khan, by Hindus, Japanese, Chinese, Egyptians, and Turks. It is not a fixed or rigid system like the clergy-controlled Christian education, or the mandarin-controlled Chinese education, or the brahmin-controlled Hindu education. The new system changes from decade to decade. The English school of today is not the same as the Victorian school. Gone are the tranquil days when Oxford and Cambridge could teach the same syllabus, very similar to the dars-i-nizamia, for three hundred years. In our tumultuous times, disturbing issues arise every ten or twenty years, new methods are introduced, syllabi are constantly revised. The cosmopolitan system is no longer the monopoly of the clergy as in the Middle Ages, or of an elite as in the Victorian era. The system nowadays has a broad national base. It serves the lower classes too. Although we have not yet gained the same national breadth as in Germany or Japan, nevertheless we are proceeding in the same direction.

Syed Ahmad Khan laboured both for mental renascence and moral reformation. For many years his journal, Tehzibul Akhlaq, and the famous contemporary journal, Oudh Punch, and poets like Hali, and novelists like Nazir Ahmad, censured, ridiculed, satirized, and denounced the profligate, frivolous, immodest, and cruel habits of the shurfa. The campaign was extremely effective. By the time I grew up, the shurfa as a class, after drastically purging these nasty habits, became, like my parents, sober, industrious, modest, and gentle. Unfortunately moral reform could not retain its momentum.

Syed Ahmad Khan aspired to combine Islamic puritanism with the strict self-discipline of Victorian public schools. Shurfa who followed this pattern were pious, diligent, frugal, modest, and charitable. They faithfully discharged their duties to God, their community, their family, and their self. I saw many such men in my boyhood. But alas, with the passing of each decade their number dwindled. Maybe I am suffering from the usual bias of old age. However, let me give one concrete example. In 1938, when I first went to Bengal, there were seventeen Muslim ICS officers. Every one of them had a spotless reputation. In 1950 I returned to East Pakistan and found my old colleagues occupying high positions. I sadly watched them, one after another, succumb to the three temptresses: zar, zan, zamin. Only three out of seventeen remained clean. It is common knowledge that since then the percentage has declined steeply. If Syed Ahmad came today, his heart would probably break on seeing that his spiritual children have abandoned Islamic puritanism and Victorian self-discipline, and picked up the thievish habits of pre-Cornwallis East India Company clerks, who retired as ‘nabobs’ after using their official position for plundering.

Of course we are not alone in our degradation. There has been a world-wide decline in moral and spiritual values. A permissive, self-indulgent, consumerist culture has grown and is prevailing everywhere. In England itself Victorian self-discipline is as extinct as the British Empire. We are all passionate lovers of this world, its sensual pleasures, lusts, and luxuries. We have no desire to contact the ideal world—the world of higher values, the world sought by prophets and sages, the world which frees us from the fetters of greed, lust, and aggression. Only the vision of that ideal world can make us good.

Most unfortunately, the revolutionaries and the apologists have created a climate which totally inhibits spiritual and moral uplift. Revolutionaries have popularized the belief that for the sake of goodness all that is necessary is to acquire political power. Through political power all wrongs can be righted, and a perfect social order, a kingdom of God, can be established. Historical experience by no means justifies this belief. On the contrary, as Lord Acton has pointed out, power corrupts, and absolute power corrupts absolutely.

The apologists continually boast about our great achievements, our perfection. We gladly absorb this megalomania. The apologists ascribe our failures and humiliations to the cunning conspiracies of our enemies. We gladly absorb this paranoia. Fortified by the double rampart of megalomania and paranoia we easily repulse suggestions of self-criticism and reform.

Politics has been the main concern of my generation. Since Syed Ahmad’s time, the most critical issue for the shurfa has been to determine their position after the loss of privileged
Tradition and Change in Orangi

Like other newspaper junkies, I take my daily dose of tradition and modernism, and get the consequent hangover: loss of identity. Then I feel I must be either a moron or a monkey. However, to keep my sanity, every day I visit the working classes of Orangi. They too, like our upper classes, like our verbose ideologues, are in a state of transition, but surprisingly they are not bewildered at all.

I have watched them for thirty years with growing admiration. They are masters of the art of survival. Guided by their vital instincts, not by starry-eyed ideologues, they are making a harmonious blend of past and present. They are in no danger of being seduced by foreign cultures, or robbed of their identity. They are like a strong tree whose roots cling to the soil, while the branches welcome the western winds.

The people of Orangi have inherited three fundamental traditions: religious, ethical, and social. Actually these are different aspects of a single culture. At present that old culture is adjusting itself to the relentless pressures of a modern city. The instinctive response of the people is to retain as well as modify old values; to be alienated neither from the past nor the present; to be neither obscurantist nor modernist in the conventional sense, to be neither morons nor monkeys.

Their religious tradition established bonds with the Creator of the cosmos, with occult forces, and with fellow beings. The mosque was the sacred institution, (the abode of God), which actualized the spiritual and social bonds. For the people of Orangi, the mosque as a spiritual and social powerhouse is as alive today as it was in the past. Every new sector compulsively builds a mosque and maintains it and an Imam, as was done in the past. A survey in 1982 shows that in the previous thirteen years one hundred and sixty-eight (168) mosques had been erected by local committees. Curiously, though, most of the Imams were imported from outside. Obviously the people of Orangi themselves were not attracted by the priestly profession. The Imams were given due respect as spiritual standard bearers; but as political ideologues they got few votes. Similarly, much money was given to mubh. Screen stops for the sake of merit (swet); but one's own children were preferably sent to a school.
Like their ancestors, the people of Orangi uphold their communion with spiritual and occult forces, to whom they turn for succour again and again, specially in adversity. The sacred powerhouses, mosques and shrines, are recognized as the ultimate refuge from suffering. When typhoid strikes the child, the mother prays. However, a subtle modification is visible: while the sacred is preserved, the profane is not rejected. The mother prays, but she also runs to the doctor. Our lady health visitors report that even illiterate Pathan wives are eager to learn, from our health teams, the prevention of disease and spacing of birth. Their faith in occult powers and prayer is not antagonistic to modern hygiene and birth control.

In Orangi the spiritual bond continues to generate strength for facing with fortitude the hardships of human existence. The social bond, arising from religious concepts of fraternity and charity, continues to fortify families and neighbourhoods (lanes). Neither the spiritual nor the social bonds, religious in their origin, prevent the Orangi people from adopting modern lifestyles. Indeed the adoption becomes more resilient.

In Orangi the familial bonds remain strong. They show no signs of the disintegration to be found in other classes and communities. Strong families are great assets for any community. In Orangi they have vigorously promoted new settlements and incremental development. The familial bonds have fortified the neighbourhood or lane relationship. In Orangi lanes the community spirit of the village, the spirit of mutual aid and mutual control, has revived. On account of the existence of the community spirit, thousands of Orangi lanes, with their own money and under their own management, have quickly built, and are maintaining, a modern system of sanitation—flush latrines inside the houses and underground sewerage lines in the lanes. Apart from the fact that the collective construction work proceeded smoothly in thousands of lanes, we have records of numerous cases where the poorer neighbours were aided charitably. Thus the social bonds of fraternity and charity, inculcated by the religious tradition, and preserved in the lanes of Orangi, facilitated the adoption of modern sanitation.

Any attentive observer can see that four ethical principles, instilled by the religious tradition—diligence, frugality, charity, and modesty—are still followed, of course speaking generally, by the people of Orangi. The old tradition enjoined a disciplined life of hard work not idleness, of simplicity not vanity, of charity not greedy selfishness, of modesty not lechery. There can be no doubt that, as a community, the labouring classes of Orangi work very hard, live very simply, are charitable, and abstain from drunkenness and debauchery.

The traditional principles of diligence, frugality, charity, and modesty have enabled Orangi people to build, without any subsidies, from their own savings, their houses, their sanitation, their schools, their clinics, their transport.

Most remarkably, like Max Weber’s Protestant ethics, diligence and frugality, combined with strong familial bonds, have enabled the Orangi people to set up thousands of small enterprises, creating their own employment and mitigating the disasters of inflation and recession.

The preservation of old spiritual, social, and ethical values has made Orangi a thriving, industrious, sanitary, and sober suburban settlement, rather than a squalid and dissolute slum.

Under the pressures of urban—industrial civilization, which the people of Orangi have willingly adopted, and the pressure of the double-digit inflation of our mismanaged economy, the role of women is changing dramatically. It is becoming impossible to live in the old patriarchal style. The people have responded by encouraging their females to be free economic workers rather than confined dependents. Houses are modified into workshops. Family enterprises are sprouting in every lane. In such enterprises, females constitute, if not the majority of workers, at least a substantial minority.

In Orangi women are emerging not only as workers, they are also emerging as entrepreneurs. Since 1987 the Orangi Trust has been giving loans to family enterprise units. Up to February 1995 Rs. 48.5 million has been given to 3,159 units employing at least fifteen thousand workers. We can say confidently that at least forty per cent of the workers in these units are females. But 613 of the units are managed entirely by women entrepreneurs. They have borrowed Rs. 8.75 million and repaid Rs. 5.9 million. These women entrepreneurs are managing forty-five categories of enterprises, the largest number being stitching centres (222) and consumer stores (105). In addition, they are managing 33 schools, 7 industrial homes, 14 clinics, 6 beauty
parlours, 34 embroidery workshops etc. We are impressed by both the competence and the integrity of our lady clients.

At the same time more girls are going to school. A 1989 survey of 585 Orangi school shows that out of 80,000 students, 36,000 (45%) were girls. Of the 2,389 teachers, 1,646 (68%) were females. And 87% of the schools were coeducational.

I have carefully observed these working women, these female teachers, these girl students. Surely they are a new phenomenon. They are not purda-nashin like my mother. And yet, in spite of their emancipation, they retain the modesty of their old culture. Although they are not wrapped in a chadar, nor confined in a chardimari, like my mother, yet essentially their feminine conduct is as modest as my mother’s.

I consider these working women, these female teachers, these girl students, as the finest achievement of the Orangi people; as a shining example of belonging to both past and present; as the best preparation for entering the twenty-first century.

---

**Chapter 2**

**KORANIC FAITH AND GOOD WORKS**

**1. What is Faith**

Usually we are enchanted by our present life. Faith reveals the transient and illusory nature of our present life (hayat-ud-dunya). It also reveals an abiding reality—the hereafter (akhirat).

(The following quotations are taken from the translation of the Holy Koran by A. J. Arberry, published by OUP, 1988.)

They say,
There is nothing but our present life,
we die and we live, and nothing but time destroys us.
Surah 45, (24)

And they rejoice in the present life, and the present life, beside the world to come, is naught but passing enjoyment.
S. 13, (26)

Surely those who look not to encounter Us,
and are well pleased with the present life,
and are at rest in it, are those who are heedless of Our signs.
S. 10, (7)

Decked out fair to men is the love of lusts—
women, children, heaped up heaps of gold,
and silver, horses of mark, cattle,
and tillage. That is the enjoyment of
the present life: but God, with Him is the fairest resort.
S. 3, (13)

Surely this present life, is but a passing enjoyment; surely
the world to come is the abode of
immortality.
S. 40, (39)

The transient nature of our present life is described by
similitudes:

And strike for them the similitude of
the present life:
It is as the water We send down
out of heaven, and the plants of
the earth mingle with it; and in
the morning it is straw the winds scatter...
wealth and sons are the adornments of the
present world;
but the abiding things, the deeds of righteousness
are better with God in reward and better in hope.
S. 18, (45-6)

The likeness of this present life is as water that
We send down out of heaven,
and the plants of the earth mingle with it,
whereof men and cattle eat,
till, when the earth has taken on its glitter
and has decked itself fair,
Our command comes upon it
and We make it stubble, as though
yesterday it flourished not.
S. 10, (24)

Faith invites us to contemplate the short duration of life, the
inevitable decay and death, and the abiding reality of the
hereafter.

Every soul shall taste of death ...
The present life is but the joy of delusion.
S. 3, (185)

God is He that created you of weakness,
then he appointed

after weakness strength, then after strength He
appointed
weakness and grey hair.
S. 30, (54)

Faith convinces us that just as there are inexorable physical
laws, there are inexorable moral laws.

And whoso has done an atom’s weight of good
shall see it;
and whoso has done an atom’s weight of evil
shall see it.
S. 99, (58)

Faith urges us to follow the higher path of good works
(morality).

Have We not appointed to him two eyes,
and a tongue and two lips;
and guide him on the two high ways?
yet he has not assaulted the steep;
and what shall teach thee what is the steep?
freeing a slave,
or giving food upon a day of hunger,
to an orphan near of kin,
or a needy man in misery;
than that he become of those who believe,
and counsel each other to be steadfast,
and counsel each other to be merciful.
S. 90, (6)

Faith teaches us the mental discipline of prayer and meditation
to overcome our baser instincts and follow the way of truth.

And perform the prayer;
prayer forbids indecency and dishonour.
S. 29, (45)

And say, 'My Lord,
lead me in with a just in going,
and lead me out with a just out going'.
S. 16, (80)

The life of faith and good works is steadfast, like a good tree,
firmly rooted, with high branches, not like rotten weeds.
II. The Fruits and Signs of Faith and Good Works

Faith and good works free us from fear and anxiety.

Surely God's friends: no fear shall fall on them, neither shall they sorrow.  
S. 10, (62)

Say, but whosoever submits his will to God, being a good-doer, his wage is with his lord, and no fear shall be on them, neither shall they sorrow.  
S. 2, (112)

Those that believe and do deeds of righteousness, and perform their prayers, and pay the alms— their wage awaits them with their Lord, and no fear shall be on them, neither shall they sorrow.  
S. 2, (277)

Signs of the faithful: they are humble, sedate, charitable, chaste, and honest.

Prosperous are the believers who in their prayers are humble, and from idle talk turn away and at alms giving are active

and guard their private parts...  
and who preserve their trusts and their covenants.  
S. 23, (1-11)

Signs of servants of God: they are modest, peaceful, frugal, non-violent, and chaste.

And the servants of the All-Merciful are those that walk in the earth modestly and who when the ignorant address them, say, 'peace'; Who when they spend are neither prodigal, nor stingy, nor slay the soul God has forbidden, neither fornicate.  
S. 25, (63-5)

Such men are found in all religions.

Surely they that believe, and those of Jewry, and the Christians and those Sabaeans, who believe in God and the last day, and works righteousness, their wage awaits them with their Lord, and no fear shall be on them, neither shall they sorrow.  
S. 2, (62)

Mere observance of rituals is not piety. True piety consists in sincere faith, doing good works and following moral laws.

It is not piety, that you turn your faces to the east and to west, true piety is this: to believe in God, and the Last Day, the Angels, the Book, and the prophets, to give of one's substance, however cherished, to kinsmen, and orphans, the needy, the travellers, beggars, and to ransom the slave, to perform the prayers, to pay the alms, they who fulfill their covenant, when they have engaged in a covenant, and endure with fortitude misfortunes, hardship and peril; these are they who are true in their faith, these are the truly God fearing.  
S. 2, (177)
Woe to those who perform prayers but refuse charity.

Hast thou seen him who cries lies to the doom? that is he who repulses the orphan, and urges not the feeding of the needy; so woe to those that pray and are heedless of their prayers, to those who make display and refuse charity.

S. 107, (1-6)

III. The Moral Laws

We should be just and kind and generous and abstain from indecency, dishonour, and insolence.

And what you give in usury, that it may increase upon the people's wealth, increases not with God; but what you give in alms, desiring God's face, those—they receive recompense manifold.

S. 30, (39)

Surely God bids to justice and good doing and giving to kinsmen: and forbids indecency, dishonour and insolence.

S. 16, (90)

We should abstain from acquisitiveness, pride, and boastfulness. We should be kind and generous to parents, to kinsmen, orphans, the needy, neighbours, and servants.

Be kind to parents, and the near kinsmen, and to orphans, and to the needy, and to the neighbour who is of kin, and to neighbour who is a stranger, and to the companion of your side, and to the traveller, and to that your right hands own. Surely God loves not the proud and boastful.

S. 4, (36)

They give food, for the love of Him, to the needy, the orphan, the captive; 'we feed you only for the sake of God; we desire no recompense from you, nor thankfulness'.

S. 76, (7)

As for the orphan, do not oppress him, and as for the beggar, scold him not.

S. 93, (9)

We should be modest and abstain from sexual misconduct and flirtation.

Say to the believers that they cast down their eyes and guard their private parts; and say to the believing women that they cast down their eyes and guard their private parts, and reveal not their adornments, save such as is outward; and let them cast their veils over their bosoms.

S. 24, (30-31)

Remain in your houses and display not your finery, as did the pagans of old.

S. 33, (33)

We should be honest and just in our public dealings. We should abstain from cheating and stinting.

God commands you to deliver trusts back to their owners, and when you judge between the people, that you judge with justice.

S. 4, (58)

So fill up the measure and the balance and diminish not goods of the people.

S. 7, (85)

And diminish not the measure and the balance. fill up the measure and balance justly, and do not diminish the goods of the people.

S. 11, (85)
Woe to the stinters,
who when they measure against the people,
take full measure, but when they measure for
them or weigh for them, do skimp.
S. 83, (1)

We should abstain from extravagance.

And be not prodigal: God loves not the prodigal.
S. 6, (142)

And never squander:
the squanderers are brothers of
Satan.
S. 17, (27)

We should not be insolent, proud and boastful.

and walk not in the earth exultantly;
God loves not any man proud and boastful;
be modest in thy walk, and lower thy voice;
the most heinous of voices is the ass’s.
S. 31, (16)

We should abstain from malicious mockery, slander, and
backbiting.

Let not any people
scoff at another people...
neither let women scoff at women;
and find not fault with one another,
neither revile one another by nicknames;
and do not spy,
neither backbite one another;
would any of you like to eat the
flesh of his brother dead?
S. 49, (10)

We should suppress our aggressiveness and consult others, and
practise amity.

And when they are angry forgive,
their affair being counsel among them.
S. 42, (37,38)

Repel with that which is fairer
and behold, he between whom and thee
there is enmity shall be as if he were
a loyal friend.
S. 41, (34)

We should promote peace, concord, and piety.

If two parties of the believers fight,
put things right between them...
set things right between them equitably...
the believers are indeed brothers;
so set things right between your two brothers.
S. 49, (8)

Help one another to
piety and God fearing; do not help each other
to sin and enmity.
S. 5, (2)
CHAPTER 3

I ADMIRED NIETZSCHE

I admired Nietzsche for several years and I admired him passionately. I read Thus Spake Zarathustra again and again with delight. I read The Will to Power and Beyond Good and Evil with rapt attention and total agreement. But gradually my mind turned away from his view of life and his scale of values.

When I first fell in love with Nietzsche and his 'noble man' or 'superman' I was twenty years old. I had just taken a Masters degree in English literature. In my BA I had studied philosophy and history. I did not know German, but through translations had become familiar with the ideas of Kant, Hegel, and Schopenhauer, as with the ideas of Plato and Aristotle. Few young men believe that a little knowledge is a dangerous thing, and I was a specially conceited young man because I was what is called a 'brilliant student', securing top positions, and also because nature had given me a contemplative temperament and my mind appreciated metaphysical speculations.

At the same time, I had hardened my body by exercises in the college gymnasium, and by long walks and cycling. When I became a lover of Nietzsche I was full of mental and physical vigour: the cup of my youthful vanity was full to the brim.

And so I thought that his message was addressed especially to me. And what an exhilarating message it was: that I should not be an ordinary person, a member of the common herd, one of the 'botched and bungled', one of the 'many too many, the superfluous'. On the contrary, I should exert myself to be a superior being, a master not a slave, a 'noble', a 'superman', a heroic warrior, a soaring eagle, a royal tiger. The warrior hero, the conqueror, like Napoleon, creates his own values. He goes beyond conventional good and evil. He discards ordinary virtues and scruples: self-restraint, humility, compassion. He uses the common people as an artist uses his raw material. He is unrestrained, proud, and ruthless.

My faith in this gospel of conquest was further confirmed by the veneration instilled in me since my childhood for the heroes of Muslim history. The chief heroes of Nietzsche were military leaders like Alcibiades, Alexander, and Napoleon. I too was taught to admire, quite early by my parents and later by books and sermons, the grandeur of Hazrat Khalid Bin Walid, the Sword of Allah, who routed huge infidel armies; or the glory of boy-general Mohammad Bin Qasim, who sacked Debul, killed Raja Dahir, and sent his daughter to the Khalifa's harem; or the exploits of Sultan Mahmud Ghaznavi, who plundered Indian cities and temples seventeen times in thirty years and finally smashed the big idol in Somnath. What more could Nietzsche prescribe?

And in the vanity of youth it seemed to me that the teacher of my generation, our great poet-philosopher Allama Iqbal, was giving me the same advice as Nietzsche. I had the good fortune to read every one of his inspiring books as it came out fresh from the press. I heard a clarion call for high endeavour, for valiant struggle, for masterly power. His favourite symbol was the Shahbaz, the lordly eagle, who builds his nest on mountain crags, and delights to swoop down on the pigeons. We, the young people, were enraptrred by his theory of self (khudi). Old Sufis had warned that an individual's self was the nucleus of passions—of lust, greed, pride and aggression; that the nurture of self was disturbing and dangerous for the individual himself and also for his community. For the sake of peace and tranquillity, individual and communal, the passions must be curbed, the self must be humbled. Now I was aroused by a new precept. I was told that instead of humbling and effacing the self, I should exalt it to such an extent that God would consult me before fixing my future. I learnt that those with a well-developed self will become:

\[ \text{\tiny {\text{oo ghati, oo teey pur isar bundey,}}} \\
\text{\tiny {\text{jeen kon tane yonka hai zaq-i-khudi—}}} \\
\text{\tiny {\text{do yeem wakhe takar sey sabha o darya,}}} \\
\text{\tiny {\text{sinnat kar pahar wakhe haisat sey rai.}}} \]
The victorious warriors, the mysterious creatures, 
whom God has given divine desires. 
Deserts and seas are clear by their tread, 
and mountains shrink from their dread.

My Nietzschean megalomania made me the follower of a second teacher, Allama Mashriqui. He was a mathematician who was deeply impressed by the Darwinian theory of the struggle for existence and the survival of the fittest. I do not think that he had studied Nietzsche, but the concept of ‘Man and Superman’ has close affinity with Darwinism. Allama Mashriqui analysed the Holy Koran and discovered a ten-point formula of ‘baqa-i-astleh’—the survival of the fittest. The early Muslim conquests were presented as proof of the truth of this formula. The formula focused on acquisition of state power (tamakkun fil arz) and political domination (ghalba). In accordance with this formula the Muslims of India were exhorted to re-establish their domination over the whole subcontinent and revive the glory of General Mohammad Bin Qasim and Sultan Mahmud.

The first teacher, Allama Iqbal, although he repudiated self-extinction and humility, still had a soft corner in his heart for the old Sufi saints. But my second teacher, Allama Mashriqui, held them in contempt. He was disgusted by their pacifism, quietism, and universal tolerance (suleh kul). He held them responsible for the decline and fall of Muslim empires because their creed turned the attention of Muslims away from power (tamakkun) and domination (ghalba). In the thirties my second teacher was convinced that Hitler and his party were following the baqa-i-astleh (survival of the fittest) formula, and therefore their ghalba was inevitable.

My disillusionment with the philosophy of Nietzsche began, rather ironically, when I actually became a kind of master myself, as a member of the Indian Civil Service, the ruling elite. I tasted power and authority. But I discovered that God had not cast me in the Nietzschean mould—the superman without compassion, the ‘artist tyrant’. It gave me no joy when poor people grovelled before me; it embarrassed me. Or when I saw their misery, as in times of famine, I could not maintain a lordly indifference; I became very miserable myself. Nor could I shut my eyes to the evils of the system for whose maintenance I was rewarded with power and pelf. When, in wartime, I seized boats and carts from the villagers to enforce the denial policy and thus caused a famine; or when I arrested nationalist agitators and sent them to jail, my conscience troubled me. I realized that my superstition was a fraud and I gave it up.

I had a profound personal concern: I wanted to live a life free from fear and anxiety, a calm and serene life, without turmoil and conflict. I found that when I followed Nietzsche’s advice, and tried to be a strong master, a proud superman, my pride and aggression further increased my fear and anxiety and entangled me in endless conflicts. On the other hand, when I followed the advice of the old Sufis and sages, and tried to curb my greed, my pride, and my aggression, fears, anxieties, and conflicts diminished.

So I turned away from Professor Friedrich Wilhelm Nietzsche and his maddening creed of pride and aggression. (It may not be without significance that the Professor himself became insane at the age of forty-four and remained so till his death twelve years later).

For my personal salvation, I finally returned to the old saints and sages. In contrast to the feverish fantasies of the Professor and his followers, the calm analysis of the ancient sage satisfied my head and heart:

Truly, due to sensuous craving (the will to power), impelled by sensuous craving, entirely moved by sensuous craving, kings fight with kings, princes with princes, priests with priests, citizens with citizens, the mother quarrels with the son, the son with the mother, the father with the son, the son with the father, brother quarrels with brother, brother with sister, sister with brother, friend with friend. Thus given to dissension, quarrelling and fighting, they fall upon one another with fists, sticks, and weapons. And thereby they suffer death or deadly pain.

Enraptured with lust, enraged with anger, blinded by delusion, overwhelmed, with mind entranced, man aims at his own ruin, at the ruin of others, at the ruin of both, and he experiences pain and grief. But if lust, anger and delusion are given up, man aims at neither his own ruin, nor at the ruin of others, nor at the ruin of both, and experiences no mental pain and grief.

I accepted the peaceful advice of the Persian Sufi poet:

\[
\text{ma qisa-e sikandar o darya na khanda en}
\]
\[
\text{az ma hajee lekhayat-e nihor o wafa na pars}
\]
We do not read adventures of Alexander and Darius; we tell only stories of kindness and love.

Enlightened by the sages when I read history I can see that conquest has two faces: it may be glory for the supermanish victors; but for the vanquished it is horrible misery. Since my childhood I have been inoculated with a strong tribal bias. I have been taught to celebrate the havoc caused by the Turks of Mahmud, but to mourn the havoc caused by the Mongols of Hulaku; to laugh at the sack of Vijaynagar by the Bahmani army, and weep at the sack of Seringapatam by the British army. But a compassionate Asoka grieved at the slaughter of the vanquished at Kalinga. And Ma'arri, a contemporary of Sultan Mahmud, grieved that conquerors

Towards the farthest goals of their ambition pierce a way with lances through your breast bones.

ira talabu agal uba attakhzatu latu
be summul awal fi tarabaktum turqa.

Chapter 4

MY MOTHER'S WAY OF LIFE

My mother was born in Agra in 1896. She belonged to a middle-class Muslim family. Her father was an officer in the Survey Department. At the age of fourteen she was married to my father, who was a police sub-inspector. After begetting and nursing six children in eleven years she lost her health. But when a seventh child was born, my mother became a full-fledged tuberculosis patient, suffered terribly for six years, and died in 1932. She was then thirty-six years old.

Being the eldest son I was very close to my mother. She was an educated and sensitive person. She used to tell me her views and values, her sad or happy reactions; and I used to listen and observe intently. The restrictions and hardships of her way of life are deeply imprinted on my mind. Again and again, throughout my long life, I have pondered over them. First as a husband, and later as a father, I have been forced to compare critically my mother's way of life with the different ways of my wife and daughters, women of the next two generations. Moreover, as a widely-travelled citizen of the world, I could not help comparing my mother's life with the lives of the women of other cultures.

My mother was not a rebel. She was a faithful follower of traditional norms. As a sacred marriage gift she had received, along with the Holy Koran, a copy of the Bahishti Zewar. She considered this book a true guide which she tried to follow as far as she could.

The Bahishti Zewar minutely described exact methods of performing rituals, emphasized ancient practices of hygiene, gave a hakim's advice on food or health or sickness, and advocated virtuous norms of social or ethical conduct. Above all it clearly defined the woman's role for the Muslim middle
class. It was this role which my mother faithfully fulfilled, but from which my wife and my daughters, women of the next two generations, have deviated. Obviously, while rituals can remain unchanged, perhaps forever, woman's role is modified and redefined from time to time.

How did the Bahishti Zewer fix the role of women for the Muslim middle class of my childhood?

The prescription was based on four axioms or assumptions:

1. The first assumption was segregation (purdah). Apart from her husband, a good woman should meet and talk only with mahrms—technically non-marriageable near relations (like father, uncles, brothers, father-in-law). A good woman should avoid contact with nma-harms—technically all adult males except the mahrms. The best course for a good woman was to stay inside her home (chadwari); but in case she had to go out she must be well-covered (in chadar or burqa).

2. The second assumption was subordination. A good woman must cherish her segregated position. As a wife she should respect and serve her husband as a superior, overlook his sexual peccadilloes, live harmoniously with co-wives, etc. In other words, she should not be rebellious, she should be a contented subordinate.

3. The third assumption—a corollary—was the dependency of women on their menfolk. It was dogmatically pointed out that, in accordance with the divine division of labour, man must forever be the breadwinner and woman the home- and child-maker. Segregated and subordinated women, in any case, cannot but be clinging vines.

4. The fourth assumption was that woman’s primary function was procreation. An ideal wife should, in the first place, be a pious and docile conjugal comforter, and secondly, a producer of many children. A barren woman was no woman. The mother of many children was a happy woman, a blessed woman.

My mother fulfilled the role dictated for women in the Bahishti Zewer. In the first place, she lived a truly segregated life. It was only on rare occasions, perhaps once in three months, that she went out of her chadwari; and when she did so she was fully enclosed in a burqa, and the doli or tonga carrying her was thickly curtained. All the time she was thoroughly protected from na-mahrms.

Secondly, she regarded her husband as a majazi khuda (a demi-god), obeying and serving him as a maid servant. I remember how every afternoon she prepared for his return from the office: the children were asked to keep quiet, the floor was swept, chairs and tables wiped clean, wash basin, water jug, towel, and slippers put in position. When he entered he was welcomed, as advised by her guide, with wide smiles. Then he sat down and my mother untied his shoe-laces, took off his socks, put the slippers under his feet, and sat fanning him until he was ready for his early evening meal, which was served to him separately. And I am sure my mother did all this not because my father, who was a fairly polite person, demanded such slavery. She did it because these were the prescribed duties of a wife in her guide book.

Thirdly, my mother was totally dependent. Never mind doing any independent work, she could not even go out alone into the bazaar, crowded with na-mahrms, or travel alone in the train from Agra to Meerut without a male chaperone.

And fourthly, she dutifully sacrificed her health and her life on the altar of procreation.

Even as a child I noticed that my mother’s way of life was not followed by many Muslim women. For instance, when we were living in Meerut (1920-6), there was a colony of ghosis (milkmen) in our mohalla. They were Muslims. I saw their big sturdy women working from morning till evening, in the open, side by side with na-mahrms men, milking and feeding cows, distributing milk, fetching fodder, making and selling cowdung cakes. They never wore a burqa and were not confined in a chadwari like my mother. Besides there were other Muslim women (apart from Hindu women) engaged in some business who moved around freely, not at all bothered by the presence of na-mahrms. There was the dhoban (washer woman), the kunjrau (vegetable vendor), the malan (flower girl), the manharu (bangle-seller), the nain (barber’s wife), the dai (midwife), the maha (cook), etc. My mother explained to me that these were low-class women, while we were high class (shareef). At that time I felt very proud of our sharaaf (nobility), but now I think that the role of women prescribed by Bahishti Zewer, though
viable as a status symbol for the shareef class, was non-viable for the working-class women.

My mother could fulfill the prescribed role of a segregated-subordinated-dependent-conjugal comforter-child bearer wife because she had a naskar (male servant) to do the daily shopping, a mama to do the cooking, a dhoban to wash clothes, a bhangan to clean the latrine, a saqqa to fetch the water, etc. And what a comfortable time it was for the shareef class! They could get a naskar for ten rupees a month, a mama for six rupees; while the part-timers—the dhoban, bhangan, saqqa—never asked for more than five rupees. As a matter of fact, dirt cheap servants were the real guardians of our chadar-chardiwari Agra culture, so authoritatively prescribed by the Bahishti Zewer.

How my late wife changed her way of life was an eye-opener for me. She was the daughter of Allama Mashriqui and was brought up in strict seclusion. Restricted to the chardiwari, she was not allowed to go to college. As a young girl, after the death of her mother, she took over the hard chores of housekeeping, cooking meals with her own hands, including chapattis, for up to twenty or more khakasar visitors everyday. We were married in 1939 and I brought her to the SDO’s bungalow in Tamluk, bundled in long burqa, shrinking from the gaze of na-mahrams. For a few months she kept explaining to me the glory of Bahishti Zewer, the virtues of purdah, the true role of women, etc. And then I witnessed a metamorphosis. Her dynamic and proud personality emerged like a butterfly from the medieval cocoon. My wife repudiated segregation, subordination, and dependency. Rubbing shoulders with na-mahrams, she learnt the art of weaving and dyeing in industrial schools of Dacca and Lahore, ultimately setting up her own karkhana, which had up to ten workers, all males. She even taunted me that she could earn more than the paltry 450 rupees which was my salary as Principal of Comilla College. She never untied my shoe-laces or took off my socks. She could not fulfill the Bahishti Zewer role, like my mother, because my wife, like many other women of her generation, wanted to be free, equal, and independent.

And I have no doubt that my daughters, and the girls of their generation, are even more determined not to be segregated, subordinate dependents, but to be free, equal, and independent persons.

While middle-class Muslim women like my wife and my daughters have, in conformity with world-wide feminine trends, modified the Bahishti Zewer role of their own free will, I find that among the lower-class Muslim families of Orangi, the traditional patriarchal pattern of total dependence on the earning power of husband or father is being shattered by the rising cost of living, uncertain employment, and heroin. In Orangi, wives and daughters are forced to work themselves in order to support the family. Thousands of them are engaged in some kind of gainful employment which brings them in contact with na-mahrams. Participation in trade and commerce cannot be reconciled with the Bahishti Zewer type of segregation, as evidenced by the ghosan, dhoban, kunjran, or bhangan of my childhood, and confirmed by the example of these Orangi women, who are bread-winners for the family because they are widows, or because their husbands are inadequate providers, or invalids, or unemployed, or vagrants and junkies.
CHAPTER 5

ADDRESS TO APWA LADIES

(Dawn, 18 May 1984)

In his keynote address to the All Pakistan Women's Association (APWA) Governing Body Conference here on Thursday, Dr Khan dealt with the problems of the Pakistan women in a historical perspective, and said that a major cause of the decline of the Chinese, Turkish, and Moghul Empires was their treatment of women. Following is the text of his address:

If we go back to the Middle Ages, let us say to the year 1650, we see three great empires: the Chinese empire, the Turkish empire, and the Mughal empire. They were powerful, rich, and proud. At that point of time they were admired and envied for their customs and manners by other nations. Their cultures seemed very stable, very superior. But what do we see two hundred years later, let us say in the year 1850? We see that the three great empires and their superior cultures are decaying and dying.

When the question is asked, what are the causes of decline, and how can the decline be stopped, there are generally two schools of thought. On the one hand there are the traditionalists, who declare that old mores should be followed even more strictly. On the other hand there are the reformers, who assert that some of the old mores should be denounced. The conflict between the traditionalists and the reformers in periods of decline is long and bitter. It raged as fiercely during the decline and fall of the Roman empire in the fourth century AD as it raged during the decline of the Chinese and Turkish empires in the nineteenth century. We may also remind ourselves how our own very mild reformer, Syed Ahmed Khan, was denounced as a renegade by our traditionalists.

Let us consider the decline of the Chinese empire. In the nineteenth century their civilization was the oldest surviving civilization. Its ethics of filial piety, peacefulness, respect for the State, politeness, and aesthetic living was admirable. Yet it was torn apart by internal disruption and external aggression. In the history of nations these two, internal disruption and external aggression, are closely connected. A disunited, discontented nation invites foreign aggression as a weakened body invites disease. The causes of China's internal weaknesses have been thoroughly analysed. We need not discuss all of them. But one of them deserves our attention. This was the position of women. They played two important roles. Their first role was to produce children, especially boys. Their second role was to allure men, to serve as concubines. Dominant Chinese males kept as many wives and concubines as they could afford. No one blamed them, not even the Chinese women. In fact, owners of many wives and concubines were envied by less lucky neighbours, in the same way perhaps as in Karachi the owners of several cars are envied by the owners of one motorbike. And the concubines were quite proud of their status, their silks and jewels. The owners of beautiful women jealously guarded their beauty from outsiders. One jealous custom was to bind the feet of little girls so that they could not walk freely when they grew up, but sat placidly on decorated beds like lovely statues.

Many wives and concubines were a satisfying proposition for dominant Chinese males. But polygamy and concubinage sapped the energy of the Chinese nation. Not only was half the population reduced to a subordinate and unhealthy position; family life and upbringing of children became tortuous affairs. Ultimately, the men lost their moral fibre. A very high price was paid for the subjugation of women, for denying them equal human dignity, for regarding them either as breeding animals or as sex objects.

Please do not get angry with them if historians conclude that the Turkish and Mughal empires also paid the same price for the same customs. There, too, polygamy and concubinage were common among the dominant males. The nobleman's harem was well stocked with wives and concubines. The cities were well stocked with the highly-cultured taija, the nautch girls
whose art and beauty enchanted European travellers. But, like
the decadent Chinese lords, the sons of decadent Mughal and
Turkish nobles, born and bred in the opulent harems, in the
company of many co-wives and concubines, grew up to be
splendid nincompoops.

However, let us return to the Chinese reformers. They wanted
to put an end to foreign aggression, the colonial onslaught
against their beloved country. But they realized, clearly and
unequivocally, that this could not be achieved without putting
an end to internal degeneration. Great Chinese leaders like Sun
Yat Sen (1866-1925), founder of the Republic of China (1911), or
Mao Zedong (1893-1976) said again and again that the battle of
liberation must be fought on two fronts. Struggle against
enslavement by harmful customs and mores was as important,
in fact more important, than the struggle against enslavement
by colonial powers. Sun Yet Sen and Mao emphasized again
and again the need for the emancipation of women, [and their
recognition] as equal and responsible partners, not slaves or
chattels or objects of art. Consequently, the status of women
has changed drastically in China. They are no longer segregated
and subjugated. Polygamy and concubinage are not allowed.
There is no demand for binding the feet of little girls. And
historians generally agree that the emancipation of women has
played a crucial role in the resurgence of new China.

Like Sun Yet Sen and Mao, other great leaders of national
resurgence against colonial imperialism have also been
advocates of the emancipation of women. They, too, have
appealed to their countrymen to renounce the old customs and
mores which have enslaved women and, on account of their
enslavement, brought about the degeneration of the whole
community. Mohandas Karamchand Gandhi’s (1869-1948)
message for Indian women was the same as Sun Yet Sen’s
message for Chinese women. Become free and equal. Do not
remain ignorant and spineless playthings for men, clinging
to vines, chattels. Kamal Ataturk (1881-1938) gave the same
message to Turkish women, and Soekarno (1901-70) to the
women of Indonesia. And did not our own Quaid-i-Azam give
the same message to Muslim women?

When Sun Yet Sen, or Ataturk, or Soekarno, or Gandhi, or
our Quaid-i-Azam, insisted on the emancipation of women,
insisted on women being free and responsible, could we say
that these great leaders were promoting immorality? They
wanted to change some old customary practices which had
become like shackles and fetters which prevented national
resurgence. However, there were some traditionalists who
sincerely believed that the privileges of dominant males should
be maintained forever. These traditionalists insisted then, as
they are insisting now, that the emancipation and equality of
women is obscene and immoral, that women should be content
to live in the same manner as they lived during the Middle
Ages, jealously guarded by men.

Ladies of the APWA, you are the inheritors in Pakistan of
this worldwide message of freedom and equality. The Chinese
women, or Turkish women, or Indonesian women, or even
Hindu women, have paid heed to this message. In the last fifty
years they have made much progress. Can you say the same of
Pakistani women, especially the rural women, who are still the
great majority? We Muslims are fond of regarding ourselves as
the best community. It is very convenient to have a superiority
complex. But...there are several commonly agreed indicators,
or criteria, by which the quality of a community is judged.
These are very simple indicators. One is education. A
community in which eighty per cent of the people are illiterate
is a backward community. Another indicator is health. A
community with high infant mortality, with frequent epidemic
diseases, and with a low average lifespan is a backward
community. And so on. Apply any indicator in the case of
Pakistani women and they come out tragically low in the scale.

APWA ladies, you are facing a very tragic situation.
Compared to the progress made by women in some other
countries during the last forty or fifty years, the progress of our
common women, in respect of education, or health, or
employment, or equal rights, has been pathetically slow. And
there are no hopeful signs that the rate of progress will increase
in the near future. Progress, as commonly defined, depends on
certain conditions. To give an example, as long as a community
insists on segregating its women, it is bound to have a low rate
of literacy, a poor standard of health, discrimination and
oppression. Enclosed in the cocoon of chadar and chardiwari,
our women will never catch up with Chinese, Turkish, Indonesian, or even Indian women.

The situation is tragic not only for women, but also for men, and therefore for the whole nation, because, once again, progress as commonly defined depends on co-ordinated movements. If the majority of women are backward—illiterate, diseased, oppressed—the majority of men also will remain backward—illiterate, diseased, and lawless.

APWA ladies, the challenge before you is much bigger than you think. It is not simply a question of improving or uplifting rural women or children by opening industrial homes, or mother- and child-care centres. Those are laudable activities, but they scarcely touch the fringe of the problems. Your challenge is to see clearly the fetters, the old customary practices, which are holding back our women and, consequently, our men, and ultimately our whole nation. Your challenge is to break these fetters and change these customs. You are free and emancipated. You must strive for the emancipation of all women, to put an end to their illiteracy, disease, and oppression, to make them equal partners in national progress. You are the inheritors of the legacy of Quaid-i-Azam. Your Quaid-i-Azam was not a traditionalist, and his party was not a party of traditionalists. He and his party, the creators of Pakistan, did not advise women to live as they had lived under the Mughal nobles. He wanted to make Pakistan a modern state, and the Pakistani nation a modern nation.

Emancipated ladies, the challenge before you is greater than before. Traditionalists are assailing you with what seems to be overwhelming force. But they cannot succeed. Neither in China, nor in Turkey, nor in Indonesia, nor in India can women be forced to live in the Middle Ages. Who can make Pakistan an exception to the rule?

Before I close, I will make an impertinent remark for which I hope you will excuse me. APWA ladies, your job was to teach, enlighten, and lead. But you have lost a great deal of credibility by ostentatious living. You have provided the traditionalists and their passionate followers a stick to beat you with. Your contemporaries, the leaders of Chinese women’s emancipation, did not commit this mistake. Your behaviour has confused emancipation with ostentation. The austerity and dedication of
CHAPTER 6

WHAT I LEARNT IN COMILLA AND ORANGI

Paper read at a SAARC (South Asian Association for Regional Co-operation) seminar in Islamabad, 1994.

In 1936 I entered the Indian Civil Service, and for nine years was a diligent officer. Then, recognizing my contemplative temperament, I chose to be a teacher rather than an officer. For a few years I worked in Dr Zakir Husain’s Jamia Millia, a Gandhian institution. Later, in the sixties and seventies, I received much instruction from American professors. I have always openly acknowledged the debt to British, Gandhian, and American teachers. A happy destiny put me in several pilot projects where, as a researcher, I tried to reach a little beyond what my masters had taught me.

While engaged in action research I wrote many papers, which have been published by the Comilla Academy (Collected Works), Vanguard, Lahore (Rural Development in Pakistan), and Michigan State University (Ten Decades of Rural Development).

I know that eighty-year-old khabis like me should not talk too much, nor give much advice to new leaders. Yet now that I have been invited to speak to such a distinguished assembly of planners and practitioners, I would like to narrate my experience of two pilot projects—Comilla (1958-71) and Orangi (1980-95).

With the help of the Ford Foundation, the Government of Pakistan built two Rural Development Academies, one in Peshawar for West Pakistan, and one in Comilla for East Pakistan. Choudhury Mohammad Ali, the then prime minister, appointed me director of the Comilla Academy in 1958. Curiously, he thought, as he once told me, that I would be a good preceptor for civil servants because I had resigned from the civil service.

The Ford Foundation assigned the advisory role to Michigan State University (MSU). Eleven highly-qualified instructors—in administration, sociology, economics, education, statistics—were selected and the whole team was sent for a year to MSU. There I specially studied the origin of the land grant colleges, the German co-operatives, and the Danish folk schools. I felt that the rural problems of present-day Pakistan were similar to the problems which the land grant colleges, the co-operatives, and the folk schools addressed in the middle of the nineteenth century. I wished to follow, of course with necessary modifications, those old methods. MSU advisors were puzzled by my preference for ancient sages over current experts; however they fully endorsed my fondness for research and experiment.

The Comilla Academy began its work in 1959. In the meanwhile, General Ayub Khan had imposed his Basic Democracy. Although the Sandhurst-trained General had a great nostalgia for the balmy days of limited franchise and pocket boroughs, he was also genuinely interested in development in accordance with the ideas of Harvard advisers and the World Bank. Luckily the Comilla Academy got the patronage of both Ayub Khan and the Harvard advisers. Ayub Khan protected me when the moneylender-contractor lobby asked him to drive me away, because, according to them, I was a disguised communist who was working against Pakistan. The Harvard advisers encouraged the Academy’s research and experiments, brought important assignments from the planning commission, personally supervised the documentation, and arranged replication of the Comilla models elsewhere. The Chief Secretary was the chairman and the other Secretaries members of the Board of Governors. Thus almost ideal support was available till the wars with India upset everything—Ayub Khan, Harvard advisers, East Pakistan.

The Academy was allowed to make the hundred-square-mile Comilla thana and its 300 villages a ‘laboratory’ for research and demonstration. Research revealed that reconstruction of the physical infrastructure of drainage, embankments, and roads was the first priority. Immense losses were caused by flooding because the khalis (creeks) were silted up, and the bundhis (dykes) were crumbling. Absence of link roads was inhibiting
production and trade. The zamindari system introduced by Lord Cornwallis, which had to some extent looked after the khals and bundhs, had disappeared after the birth of Pakistan. Evidently a new system was needed, not only for maintenance, but also for widespread renovation and extension. Existing departments could not perform the job; and without flood control and link roads it was futile to expect increased production.

After one year of concentrated efforts in Comilla thana a rural works programme was designed:
1. The thana council and the union councils were trained to make five-year plans of comprehensive reconstruction of khals, bundhs, and roads.
2. Each year the councils received annual grants for completing schemes in the plans.
3. Engineers and accountants were deputed to the thana council for training local project committees, who did the work without any contractors, at a quarter of the conventional cost and at amazing speed.
4. Rural works not only quickly rebuilt the infrastructure, they also provided substantial employment to landless labourers.
5. Controlled irrigation—pumping surface water and sinking tube wells—was added to the other works in order to utilize the vast quantities of surface and ground water which were available. However, the operation of tube wells and pumps was entrusted not to councils, but to beneficiaries’ groups, to make it self-supporting.

The next priority revealed by research was the plight of the small farmers. Ninety per cent of them owned less than five acres. Crop yields were very low, while damage from floods and pests was high, as was the exploitation of their distress by traders and moneylenders. A two-tier co-operative system was designed for the uplift of the small farmers—primary co-operatives in the villages, and an association and central bank at the thana. This system not only gave adequate credit, but also trained the members to save and buy shares, learn and adopt improved methods, and organize irrigation. The thana association promoted marketing and agro-industries.

The first primary function—reconstruction of khals, bundhs, roads, and irrigation—was very well performed by local councils through rural works. The second primary function—making the small farmers more productive and solvent—was equally well performed by co-operatives. The two institutions were put together at the thana training and development centre (TTDC) side by side with the government departments. In the TTDC building were located the thana council, the thana co-operative association, and officers of agriculture, animal husbandry, fishery, education, and public health. Large numbers of village representatives came for training to the TTDC every week—councillors, co-operative managers, model farmers, teachers, Imams of mosques, women organizers, midwives. TTDCs became the symbols of 'integrated rural development'.

The pilot project followed four simple principles:
1. First the situation was researched thoroughly.
2. Then two popular institutions—councils and co-operatives which were dormant—were activated, entrusted, and supported.
3. Departmental officers were made teachers, trainers, and supporters.
4. Technical guidance was given extensively to village leaders.

Within a short time spectacular results were seen in Comilla thana. The demonstration there became excellent training material. Harvard advisers persuaded the Government of East Pakistan to replicate the Comilla programmes. TTDCs were set up and rural works were started in all the 417 thanas in 1960. By 1970 thana co-operative associations and irrigation programmes were established in 250 thanas. Rural Works and Integrated Rural Development acquired an international reputation, thanks to Harvard advisers and the World Bank. World Bank advisers carried the rural works programme to Indonesia where, after continuous operation since 1964, it has transformed the rural scene.

I was uprooted from Comilla in April 1971. For two years I worked in the universities at Faisalabad and Karachi. Fascinated by our recent past, I read reports of Commissions on famines, tenancy reforms, co-operatives, agriculture, and education. For the next two years I served in the Peshawar Academy, where my friend, Shoaib Sultan Khan, had started the Daudzai Project
on the lines of Comilla. However, I soon realized that the institutional framework patronized by Ayub Khan and Harvard advisers—Thana Training and Development Centres co-ordinating government departments with councils and co-operatives—was regarded as old junk in the new Pakistan. Being already sixty years old I did not mind going into the dustbin, from where I was picked up by MSU and recycled as a development teacher.

After a few years I tired of teaching and returned to Karachi intending to pass my twilight days in peaceful contemplation. But when Agha Hasan Abedi of the BCCI Foundation invited me to start another pilot project in Orangi I could not resist the temptation. In one respect the Orangi Pilot Project (OPP) was very different from the Comilla Academy. OPP was a private body, dependent for its small fixed budget on another NGO. The vast resources and support of the government, Harvard advisers, MSU, and the Ford Foundation were missing. The director of OPP, in the beginning, with no staff, no office, no connections, no contacts, with nothing except a battered jeep, was more like Robinson Crusoe than the director of the Comilla Academy. But in another respect OPP and the Comilla Academy were very similar: both followed the same research and extension principles—first learning, then teaching.

I impressed upon my mind the limitations of a private body compared to official agencies. OPP possessed no authority, no sanctions. It could observe and investigate, but it could only advise, not enforce. It could organize, but only on a purely voluntary basis. It could not compete with departments to offer parallel facilities; nor contend with councillors to usurp popular representation.

I acknowledged my total ignorance. I had never lived in Karachi; I was a newcomer. The megalopolis was very different from Comilla. So I first educated myself. For several months I wandered around Orangi in my battered jeep, looking at the lanes, talking with the people, the officers, the councillors, lobbyists, chairmen of associations and clubs. Fortunately I was a free agent, not sent by a boss, with plans or targets. Gradually I learnt what sort of people were living in Orangi, what their problems were, what they thought of these problems, what was being done for them, and what they were doing for themselves.

Orangi is Karachi's biggest katchi abadi. It is not an inner-city slum, but a new suburban settlement which began twenty-five years ago. Its population is estimated to be about one million persons, consisting of mohajires (old Indian immigrants), Biharis (immigrants from Bangladesh), Pathans (immigrants from the Northern Areas), Punjabis, Sindhis, and Balochis. It is proudly called a mini Pakistan. The majority belong to the working classes. A survey made in 1989 shows that there were 110 mohallas or sectors, 6,347 lanes or streets, and 94,122 houses. More immigrants are coming and building more houses every year. The people are fully aware of their vote power and street power. There are anjumanos and associations everywhere; lobbying is very popular; demands are pressed and complaints made about deprivation ceaselessly.

The official agencies have neither the resources nor the competence to satisfy the demands. The facilities which they have provided are grossly inadequate. OPP as an NGO could not aspire to improve the ability or capacity of officials, and there was no need for OPP to engage in lobbying, of which there was more than enough. OPP found a new role.

Research revealed that the people of Orangi were doing most things for themselves:

- Ninety-five thousand houses were built without any help from the Development Authority or the House Building Corporation;
- 509 private schools and 646 private clinics had been set up. Transport was almost entirely under private management;
- More than eleven thousand shops, workshops, and micro-enterprises were providing employment to thousands of families.

To improve the quality and expand the scope of people's own efforts, OPP became a supporting institution with a small staff of technicians and social organizers, who gave social and technical guidance. Later a Trust was registered for giving loans.

OPP followed a research and extension approach. First it thoroughly analysed the problems and the popular methods of solving them. Then it tried to develop a better package of advice and offer it to the people.
CHAPTER 7

A NOTE ON WELFARE WORK
(25 February 1980)

Conventional Philanthropy

In Pakistan philanthropic intentions have usually flowed in two channels: either the erection of subsidized superb institutes, or the distribution of doles. While the utility of superb institutes and charitable doles cannot be denied, their limitations are quite obvious. For instance, elitist schools or clinics can serve only a small clientele, and similarly the clientele of doles, although different, is not really large. In both cases, the main majority, the common people, are left out.

Scope for a Wider Perspective

For a newcomer to the field of philanthropy, it is easy and tempting to climb on this two-wheeled bandwagon. However, it may be worthwhile to acquire, after an attentive look, a wider perspective of those common needs which can be appropriately fulfilled by benevolent assistance. The nature and scope of such assistance also requires close attention.

No Instant Blueprint

It must be admitted that a blueprint is not available for immediate implementation, although many instructive models...
do exist in other countries. Those who want to go beyond the conventional ways should patiently go through the process of investigation, local consultation, experiment, and evaluation.

General Direction: Institutional Organization

Before starting, let us say, in Orangi, we may reasonably assume that a primary, and probably the most neglected, aspect of the local situation would be the need for institutional organization. We are all living through a period of social dislocation, but for the Biharis in Orangi, or for that matter the Pathans in Orangi, both uprooted from their old familiar environments, the dislocation is especially acute. They have to re-establish the sense of belonging, the community feeling, the conventions of mutual help and co-operative action. That can be done chiefly through the creation of many kinds of organizations, social and economic. Without such organizations, chaos and confusion will prevail. On the other hand, if social and economic organizations grow and become strong, services and material conditions, sanitation, schools, clinics, training, and employment will also all begin to improve.

Guidelines: Core Workers and Autonomous Units

The promotion, guidance, and evaluation of social and economic organizations could be the chief task of a trust or foundation. For that purpose, gradually, a core of full-time workers should be put together.

However, each individual organization should be designed to be autonomous, and ultimately self-supporting. Of course, in the initial stage, it will be helped by training of its staff and evaluation of its work.

Collaboration with Established Agencies

To provide specialized training or evaluation, or, in the case of economic organizations, financial assistance, the trust would secure the collaboration of established agencies, government departments, universities, and banks.

Avoidance of Haste: A Timetable

The development of social and economic organization cannot be done quickly. Undue haste in this case will surely result in waste. Enough time should be spent on careful investigation of and acquaintance with the local people, their conditions and institutions. A rough timetable may be suggested: several months' preliminary investigation (three to six months) followed by a tentative plan for the first year, followed by an evaluation based on the analysis of detailed documentation. The process to be repeated till the emergence of a successful pattern.

Main Types of Organizations

Tentatively it may be pointed out that the main organizations selected for promotion would be local councils, various kinds of co-operatives and associations, schools, and clinics. As already indicated, the emphasis would be on community action and autonomy. The aim would be to promote, not the exclusive development of one special school or hospital, but institutions who may be willing to upgrade themselves by staff training and community organization.

Two Fundamental Principles

Two fundamental principles should be scrupulously followed: (a) the avoidance of any political or sectarian bias, and (b) the observance of a populist point of view, the preference for the needs of the common people.

A Model for Subsequent Expansion

Let us hope that, not immediately, but in a few years, this
approach of social and economic institution-building may begin to produce some good results. Then we may also hope that it may serve as a model for other similar areas of Karachi, and without much difficulty be projected into those areas.

**Avoidance of Publicity and Fanfare**

In the beginning all publicity must be strictly avoided. The consequences of premature publicity or any kind of early fanfare are likely to be as unfortunate as the consequences of hasty and grandiose planning. As a project grows, the intelligent public will be informed by means of accurate and well-documented reports by impartial evaluators.

Chapter 8

**REVIEW OF ORANGI PILOT PROJECT (OPP)**

(February 1995)

OPP was sponsored by Agha Hasan Abedi of BCCI. It began working from 1 April 1980. It has regularly published a Quarterly Progress Report (QPR) which contains tables of work and financial statements. By including both current and cumulative figures, every QPR presents an up-to-date review.

Since 1980, OPP has developed these programmes:
- Low-Cost Sanitation—1981
- Women Entrepreneurs—1984
- Health and Family Planning—1985
- Low-Cost Housing—1986
- Family Enterprise—1987
- Social Forestry—1990

Efforts are being made to make the programmes autonomous, with their own managing bodies, budgets, and audits. The following managing bodies are now operating:

1. OPP Council—receives funds from BCCI-INFAQ and other donors, and distributes to the programmes
2. OPP-RTI (Research and Training Institute)—1989
3. KHASDA (Health and Family Planning)—1990
4. OCT (Orangi Charitable Trust)—1988

From 1985 OPP has attracted the attention of other donors. Receipts from BCCI-INFAQ and other donors are shown below along with the expenditures (from audit reports).
By following an intensive research and extension approach, OPP has developed very viable models for tackling four basic problems of katchi abadis, viz: Sanitation, Health, Education, and Employment. The demonstration of these programmes in Orangi is being carefully studied by donor agencies (UNICEF, World Bank), by some departments and local bodies, and by a growing number of NGOs. More and more replication is also being done in many places.

Low-Cost Sanitation is OPP’s oldest programme. It has transformed Orangi. Low-income house-owners have constructed, with their own money and management, as of February 1995, 5,256 underground sewerage lines (1,322,859 RFT) and 80,503 sanitary latrines. They have invested 62.73 million rupees. OPP first discovered methods of lowering the cost to one-fifth of the conventional contractor’s cost, and then gave technical guidance. UNICEF and the World Bank have appointed OPP-RTI as consultant (paid) for replication of this approach in their projects in Sukkur and Hyderabad. So has the Sindh Katchi Abadi Authority and Karachi Metropolitan Corporation. Work is going on according to the Orangi model in many katchi abadis. Large numbers of trainees are coming to RTI from donor agencies, local bodies, and NGOs.

The Health Programme in Orangi was based on introducing modern sanitation, teaching disease-prevention, and providing immunization and family planning services. During the last ten years, thousands of educational meetings were held in the lanes for the illiterate or semi-literate housewives. As a result, they have acquired much awareness about hygiene and health. Sample surveys show that the incidence of disease has declined in Orangi, and that family planning is widely adopted. A significant fact is that in recent years no less than 596 private clinics and thirty-eight maternity homes have been set up in Orangi. It seems that the Orangi wives are quite willing to pay for immunization and contraceptives.

There is a similar willingness to pay schooling fees. A survey done in 1991 showed that there were 509 formal private schools maintained by fees. OPP tries to help in the upgrading of these schools:

i. By giving loans for physical improvement (by February 1995, ninety-four schools have borrowed 2.79 million rupees and repaid 1.70 million rupees with 380.239 rupees markup).

ii. By encouraging school associations, which have arranged Teacher Training through Allama Iqbal Open University courses (OPP gives loans to teachers), introduced computer classes in thirty schools with assistance from TVO, and improved English teaching with assistance from the British Council.

iii. Recently a proposal has also been sent to INFAQ Foundation for upgrading libraries and laboratories in ten schools.

Undoubtedly the most urgent requirement of the katchi abadis is employment. To meet the dual challenge of inflation and unemployment, the working-class people in Orangi, as elsewhere, are setting up Family Enterprises: modifying homes into workshops, making females active economic partners instead of mere dependents. On account of low overheads and cheap labour they are highly competitive, and there is a great
demand for their products, and services. There is great scope too for expansion, if they could get credit at bank rates. But generally they cannot get loans from banks because of formalities and collateral demands. In September 1987, Orangi Charitable Trust (OCT) was set up to meet this need. OCT borrowed from scheduled banks, according to current rules and without any concessions, and then lent to family units without cd tape and collateral. OCT could do that because it was neither a custodian of deposit holders nor a profit maker for shareholders. Besides it was receiving grants from donors.

OCT was fully aware of the hazards of lending without collateral. It was aware too that default and even blackmail was the norm in our country. Nevertheless, OCT believed that if it behaved honestly and faithfully, the debtors too, in course of time, would respond in the same way. Gradually OCT workers would learn the art of selection and recovery and collect a growing circle of honest clients. Seven years of experience has justified this belief. The first two years were very painful. There was much default and fearful blackmail, including court cases for blasphemy. OCT persisted in improving selection and supervision, and in inculcating integrity. The tide began to turn from the third year. The volume of loans and repayment rose steadily. Between September 1987 and February 1995, 3159 loans have been given, amounting to Rs. 48.50 million. Rs 31.35 million have been repaid with Rs 7.33 million markup. Bad debts (written off every six months) amount to Rs 1.99 million (4.1% of total loan) and 273 units (8.63% of total units). Loans have been given to sixty-three professions. Most loanees have prospered and increased their production and workers. They have become role models. Visitors find all sectors of Orangi humming with Family Enterprises.

In 1990, Mr Imtiaz, Secretary-General, INFAQ Foundation, encouraged OPP to extend the Credit Programme outside Orangi, to both urban and rural areas. The table below shows the amounts of BCCI/INFAQ-funded loans up to February 1995 (outside Orangi):

<table>
<thead>
<tr>
<th></th>
<th>LOAN</th>
<th>UNITS</th>
<th>RECOVERY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Enterprise</td>
<td>5,879,900</td>
<td>410</td>
<td>3,498,466</td>
</tr>
<tr>
<td>Rural Loans</td>
<td>7,184,000</td>
<td>416</td>
<td>4,151,677</td>
</tr>
<tr>
<td>Male Youth</td>
<td>1,648,600</td>
<td>109</td>
<td>450,555</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>14,712,500</strong></td>
<td><strong>935</strong></td>
<td><strong>8,100,698</strong></td>
</tr>
</tbody>
</table>

The spectacular expansion of the Family Enterprise Programme (from Rs 1.1 million to Rs 48 million) is primarily due to this donation of a large revolving fund by BCCI-INFAQ Foundation. The World Bank also has included it as one of the selected Micro Enterprise Projects and gave a donation of Rs 2.6 million. OCT's operational overheads are 6 per cent of loan. Audited accounts show equity assets of Rs 19.6 million in February 1995.

A remarkable development is the growing number of outside NGOs seeking affiliation with OPP. We are cautious in selection. In 1993-4, the following were affiliated:

<table>
<thead>
<tr>
<th>NGOs</th>
<th>LOANS</th>
<th>UNITS</th>
<th>REPAID</th>
<th>MARKUP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Karachi Goths</td>
<td>6,754,040</td>
<td>269</td>
<td>3,553,874</td>
<td>748,382</td>
</tr>
<tr>
<td>Sindh</td>
<td>1,930,500</td>
<td>159</td>
<td>572,521</td>
<td>126,517</td>
</tr>
<tr>
<td>Punjab</td>
<td>1,454,500</td>
<td>141</td>
<td>528,342</td>
<td>122,188</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>10,139,040</strong></td>
<td><strong>569</strong></td>
<td><strong>4,654,737</strong></td>
<td><strong>997,087</strong></td>
</tr>
</tbody>
</table>

These NGOs are showing extraordinary integrity in selection and recovery. So far there have been only three bad debts, amounting to Rs 23,000 only (0.35% of total units and 0.23% of total loans). OCT incurs no overhead expenditure, except on computer printouts and postage. Thus the expansion is very economical.
CHAPTER 9

PACIFYING VIOLENCE IN ORANGI

Orangi is Karachi’s biggest katchi abadi. Approximately a million people live there—mohajirs, Pathans, ‘Biharis’ Punjabis, Balochis, and Sindhis, in separate or mixed mohallas. They may constitute ten per cent of Karachi’s total population. An enumeration made in 1989 showed that there were 110 sectors, 6,347 lanes, and 94,122 houses in this ‘Mini Pakistan’, as the Orangians proudly call their big suburban sprawl.

The wheel of fortune carried me to Orangi in 1980. I had been living happily in Comilla since 1950, first as Principal of Victoria College, then as Director of the Rural Development Academy. The Comilla models of rural works, farmers’ co-operatives, and thana centres, patronized by Ayub Khan and Harvard advisers, were being replicated in East Pakistan and elsewhere. I believed that I would spend my remaining life patiently refining and extending rural programmes. I never imagined that I would once more become a mohajir. Abul-Ala Al Ma‘arri knew better when he said a thousand years ago:

Aqwa waal falaqul musahharu darun
wa taqaddiruna wa zahakal aqdaru.

You stand still beneath Heaven
Whose wheels by force are driven;
and choose in freedom, while
the fates look on and smile.
Translation: R. A. Nicholson

Yes, the fates smiled and swept away Ayub Khan, Harvard advisers, and East Pakistan, and made me, no doubt for my sins, a twice-born mohajir, a displaced person, a refugee.

At first I cherished the illusion that I could continue the Comilla Academy’s rural programmes in Peshawar Academy, where my friend Shoaib Sultan was Director. However, within only two years both of us were sent away. Then I understood that Comilla programmes, rural works, thana centres, and farmers’ co-operatives were regarded as old junk in the new Pakistan. By now I was already sixty years old and so amply deserved to be thrown into the dustbin, from where Michigan State University, my third Alma Mater, picked me up for recycling into a teacher of development administration. After five contented years I grew tired of living in a foreign country and teaching foreign students, and returned to Karachi, the shelter of refugees, the mother of immigrants from everywhere.

I brought with me the books of my Sufi preceptors, of my spiritual and intellectual guides, the sages and philosophers, of my favourite poets and novelists. In their serene company, I hoped to pass my twilight years in quiet contemplation, preparing, according to their advice, for departure from this bewitching world. But in April 1980, Agha Hasan Abedi and Ibn-e-Hasan Burney of BCCI pursuaded me to give only one half of my time to preparation for death, and to give the other half to the Orangi Pilot Project (OPP).

To begin with, I acknowledged my ignorance. I had never lived in Karachi. I was a newcomer. The megalopolis was very different from Comilla. So I first educated myself. For several months I wandered around Orangi in a battered jeep, looking at the lanes, talking with the people, the officers, the councillors, lobbyists, chairmen of associations and clubs. Fortunately I was a free agent, not sent by some boss with plans or targets. Gradually I learnt what sort of people were living in Orangi, what their problems were, what they thought of these problems, what was being done for them, and what they were doing for themselves.

The common people, the working classes of Orangi, did not seem to care much for political or religious ideologies, or foreign or domestic enemies, or alluring government promises or grim opposition forecasts. I came to the conclusion that the primary concern of Orangi people, the focus of their attention and energy, were four basic problems on which depended, quite obviously, their present survival and their future welfare. These
four basic problems were: (1) housing and sanitation; (2) health; (3) education, and (4) employment. I found the performance of official agencies in resolving these basic problems grossly inadequate. When my old eyes (opened in 1914) saw their chori and kanchori (stealing and shirking), I thought I was watching the death of our institutional legacy from the imperial era. In contrast, the efforts of the Orangi immigrants to build houses and sanitation, to set up clinics and schools and family enterprises, displayed impressive vitality. I thought I was witnessing a new birth, and hoped that the OPP could serve as a midwife.

The poor people knew the art of survival, but they needed some technical or social guidance to make their efforts more effective. For instance, when OPP technicians provided plans and estimates of low-cost underground sewerage lines in the lanes and pour-flush latrines in the homes, modern sanitation, self-managed and self-financed, was quickly constructed in hundreds of lanes, reducing the damage to health and houses caused by puddles of waste water and exposed excreta. Or, when mobile teams of lady health visitors began to hold meetings in the lanes to teach prevention of common diseases, immunize the children, and introduce family planning, the poor housewives not only came in large numbers but also eagerly accepted the advice. Similarly, many schools joined programmes of physical and academic upgrading. When credit was provided, the small home-based enterprises, which had been invented to meet the dual challenge of inflation and unemployment, rapidly increased both production and workers, and became a new role model in which women, instead of being mere dependents, became active economic partners.

By 1986, Orangi people were busy in hundreds of lanes upgrading sanitation, health, education, and employment, and OPP as midwife was busy attending them. All of a sudden a storm of violence, which arose in Karachi after the death of Bushra Zaidi and the bulldozing of Sohrab Goth, burst over Orangi. Seized by a frenzy of hate and fear, the mehajirs and Pathans began to fight each other. Hatemongers became heroes. They advocated war, a long war, a war to the last man. Within a few days many fellow human beings were slaughtered, many houses, shops, and buses were burnt. I was terrified that all our work would go up in smoke, that Orangi would replicate the self-destruction of Beirut.

OPP decided to strive for restoration of peace. The first step was to rebuild all the burnt houses and shops, and to compensate the looted and killed, thus turning the victims' attention from vengeance to rehabilitation. My old friend Manzoorul Hasan, Special Relief Commissioner, accomplished that vast, difficult, and contentious task comprehensively and speedily, not only in Orangi, but in the whole of Karachi. He demonstrated that our administrative departments, under a determined director, can easily achieve the efficiency of imperial times. As the widespread reconstruction proceeded in Orangi, we saw the burning desire of revenge cool down, and the frenzy of fear and hate subside. Within three months the combatants resumed neighbourly relations.

The Relief Commissioner cooled the passion of vengeance, but the lane managers, the women health groups, the schools, and the family work centres, cooled the frenzy of fear and hate. OPP was in contact with them all around Orangi, in almost every nook and corner. OPP workers went to them with the message of peace. We chose as our slogan a verse of Hafiz, who himself had seen, five hundred years ago, in the terrible times of Timur, the horrors of violence. The verse beautifully describes the benefits of peace:

D presti hinsan ke kam-i dil bubar arar,
Wbah-i dustmuni bar kan ke ranji be shumur arar.

Plant the tree of friendship; it will give delightful fruits.
Uproot the weed of enmity; it will bring innumerable troubles.

We soon discovered that the sage advice of Hafiz, to live in friendly concord, was quite acceptable to our clients—lane managers, school administrators, health groups, and work centres; much more acceptable than the hatemongers' war cries of perpetual conflict and separation. All lane managers—Pathan or Bihari or Baloch—agreed that violence hurt everybody and upset everything. Therefore they decided to prevent it in their lanes. Or take the case of Dr Rabia. Her school, Millat Care, was located in Aligarh Colony, the scene of the 'great massacre'.
Of the 700 students, 200 were Pathans. While hatemongers proclaimed that no Pathans would ever be allowed into Aligarh colony again, Dr Rabia soon brought back her Pathan pupils. It was a lovely sight to see these well-built, European-looking boys and girls sitting amiably with their darker classmates. 'How can a school be segregated,' said Dr Rabia to the hatemongers. Or there was Zahida Begum's work centre in Sector 5. Fifty Pathan women used to come there. Frightened by the riots, they stopped coming. Zahida Begum went to their homes and brought them back. She knew that her work centre, like Dr Rabia's school, should not boycott Pathans. Pathan transporters or hoteliers or chappal-makers or peddlars or labourers, knew that mohajirs were valuable customers who should be welcomed, rather than beaten or killed. In short the people of Orangi, living in an urban industrial environment, not in isolated backward tribal territories, were very well aware of their symbiotic relationship to each other, based on mutual co-operation. Hatemongers, for their own benefit, could cause sporadic violence or arouse, for a short time, a frenzy of fear, but could not destroy the symbiosis and replace it with violent confrontation.

So the progressive people of Orangi restored peace and again focused their attention on improving housing and sanitation, health, education, and employment. Then, in 1990, an armed gang from outside burnt sixty-eight houses in Baloch Colony as a 'backlash' for something that had happened in Hyderabad, one hundred miles away. This time we saw no signs of hate hysteria, but 1,400 Orangi Balochis ran away to seek shelter with their clansmen in Hub villages and urged them to make retaliatory raids on Orangi. As in 1986, OPP implored the civil administration to perform its duty of pacifying and rehabilitating, and exhorted the Bihari neighbours of the injured Balochis to give assurance of protection and bring back the victims. The Commissioner and DC responded at once and gave seven lakh (700,000) rupees for rebuilding all the sixty-eight houses, which OPP did in two months. The Bihari neighbours brought the 1,400 Balochis back to reoccupy their old homes. And thus Orangi escaped the retaliatory raids, which would have been devastating because Balochi tribals possess plenty of rocket launchers, grenades, and machine-guns.

More recently a new kind of violence has erupted. It is not based on political or ethnic hate. There is no attempt to incite the public or create mass hysteria or frenzy. Armed gangs of delinquent youth are battling for control of markets and mohallas simply for the sake of extortion. It looks like a revival of the tradition of pindaris (armed gangs) and thugs who terrorized our ancestors in the dying days of Mughal Raj, until the new British rulers suppressed the miscreants. Let us see how the Karachi administration and the people of Orangi will deal with the reborn pindaris.
CHAPTER 10

LOW-COST SANITATION

The Dilemma of Sanitation and Sewerage

The sanitation and sewerage problem in the katchi abadis presents a dilemma: on the one hand without sanitary latrines and underground sewerage lines both the health and property of the residents is endangered; on the other hand they cannot afford the current conventional cost, official or commercial.

This dilemma cannot be solved by foreign aid. The hope of optimistic planners to upgrade katchi abadis with foreign assistance ignores the fact that the beneficiaries are in no position to pay the conventional cost (which becomes higher in foreign-aided projects). Besides, foreign donors themselves are in no position to pay the total astronomical cost.

The Problem of Sanitation in Orangi—1980

Poor sanitation is the chief characteristic of slums. In 1980 bucket latrines or soak pits were being used for the disposal of human excreta and open sewers for the disposal of waste water. We can label it medieval sanitation.

Medieval sanitation was damaging to health: typhoid, malaria, diarrhoea, dysentery, and scabies was rampant. The children who played in the filthy lanes were special victims. Substantial portions of family incomes were spent on medicines.

Poor drainage was causing waterlogging and reducing the value of property.

Our investigation showed that the residents were quite aware of the twin problems of sanitation and drainage. They clearly saw the causes of damage to their health and property. Then why did they not exert themselves to construct their sanitation and drainage as they had exerted themselves to build their lanes and houses? (They had built 94,000 houses).

Our research discovered four barriers:

1. The psychological barrier: Orangi residents firmly believed that it was the duty of official agencies to build sewerage lines as a free gift. Their leaders encouraged and confirmed the belief in free gifts, or ‘free lunch’ as the Americans say.

2. The economic barrier: the conventional cost for sanitary latrines and underground sewerage lines built by official or commercial agencies was beyond the paying capacity of low-income families.

3. The technical barrier: the low-income families had indeed built their houses, mostly with the advice of masons, and they had also built bucket latrines and soakpits. But neither the people nor their advisers, the masons, possessed the technical skill required for construction of underground sewerage lines.

4. The sociological barrier: construction of underground sewerage lines requires not only high technical skill but also social organization for collective action. This did not exist in Orangi lanes in 1980.

Adopting the Research and Extension (R&E) Approach

OPP’s task was to remove the four barriers. As a first step, a small office was set up with a team of social organizers and technicians.

OPP in fact presumed to become the R&E wing of the Karachi Metropolitan Corporation (KMC) and the Karachi Development Authority (KDA), in the hope that one day not only KMC but all municipal corporations will recognize the need for such a wing to assist low-income house-owners.

R&E has been extremely successful in the case of small farmers. Its assumptions are that the small farmers can and should manage and finance their own farms, but that assistance should be given to them in three respects:
Levels of Sanitation

There are four levels of a modern sanitation system:
1. Inside the house—the sanitary latrine.
2. In the lane—underground sewerage lines with manholes and house connections.
3. Secondary or collector drains.
4. Main drains and treatment plants.

OPP found the house-owners willing and competent to assume the responsibility of constructing and maintaining all sanitary arrangements at the first three levels with their own resources and under their own management, like the small farmers. These three levels constitute eighty to ninety per cent of the system. The main drains and the treatment plant must remain, like main roads and water lines, the responsibility of a central authority.

Reducing the Cost

Through the R&E approach it became possible both to drastically reduce the cost of construction and to persuade the house-owners to accept full responsibility.

Research consisted of
1. simplifying the design,
2. fabricating standardized steel shutterings,
3. surveying and mapping.
4. preparing models, slides, and audio visual aids, and
5. preparing instruction sheets, posters, etc.

Extension consisted of
1. finding activists in the lanes,
2. training lane managers and masons,
3. providing accurate plans and estimates,
4. loaning tools and shutterings, and
5. social and technical guidance and supervision.

Removing the Economic Barrier

Of the four barriers, the most formidable was the economic barrier, or the high conventional cost of sanitary latrines and underground sewerage lines. Yet for densely-populated sectors there was no alternative to the modern sanitation system. To insist that slum-dwellers should remain content with medieval sanitation (i.e., bucket latrines, soakpits, and open sewers) is adding insult to injury. It is doubtful if the medieval system can be safely retained even in thinly-populated villages. To impose it in congested townships like Orangi and Baldia is promoting disasters to health and property.

For a whole year the focus of OPP’s research was on the basic question: was it possible to lower the cost of sanitary latrines and sewerage lines to such an extent that the house-owners of Orangi could afford to pay it.

It was found that the cost could be reduced to a surprising extent by 1. simplifying designs and methods of construction, and 2. eliminating kickbacks and profiteering by providing free technical guidance to lane managers and enabling them to work without contractors.

To give an example: simplified designs and the use of standardized steel moulds reduced the cost of sanitary latrines and manholes to less than a quarter of the contractors’ rates; and after the elimination of the contractors’ profiteering, the basic cost of labour and materials came down to less than a quarter of the conventional cost.

As a result of this research, OPP could advise an Orangi family owning a house on a 100 sq. yd. plot that, by investing
1000 rupees, they could have a sanitary latrine inside the home and an underground sewerage line in the lane—the breakdown of costs is as follows:

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sanitary latrine</td>
<td>Rs 300</td>
</tr>
<tr>
<td>House connection</td>
<td>Rs 200</td>
</tr>
<tr>
<td>Share of lane sewerage line</td>
<td>Rs 450</td>
</tr>
<tr>
<td>Share of secondary drain line</td>
<td>Rs  50</td>
</tr>
</tbody>
</table>

An average Orangi family has invested 20-25,000 rupees in their house, so the scale of this investment is not beyond their means.

OPP could now proceed to remove the other barriers. Without this drastic reduction in cost it would not have been possible to persuade the low-income families to undertake the responsibility of self-financing, self-managing, and self-maintaining the underground lane lines.

The drastic reduction in cost is possible only when construction is self-financed and self-managed, without the corrupt and exorbitant middlemen. People have to depend on the contractor because he has technical knowledge and tools. OPP trained the lane managers, gave them technical guidance, and loaned them tools and shutterings, thus enabling them to escape from kickbacks and profiteering.

Removing the Psychological Barrier

Removing the psychological barrier (viz., the mistaken belief that they should get sewerage and sanitation as free gifts) did not prove as difficult as it appeared at first.

In the first place, the house-owners, contrary to the planners' stereotype, were not destitutes. No doubt their incomes were low, but they had built their houses with their own savings. The house was their most valuable asset, and they were totally dedicated to its improvement. Soakpits and waste water were causing waterlogging, seriously damaging the houses and reducing their value. We found in the owners' desire to improve their property a powerful motivation for constructing sanitary latrines and underground sewerage lines.

A second, equally powerful, motivation was the protection of health, specially of their children. The mothers saw most clearly the connection between filth and disease. They soon realized that sanitary latrines and dry lanes would reduce disease and the consequent heavy medical expenses. Another motivation was to banish forever the expense and botheration of delinquent sweepers and overflowing soakpits.

When the families realized that, with the investment of one thousand rupees (an average one month's income), they could immediately get these benefits to their health and property, they decided not to wait for uncertain promises but to do the work themselves. After all, they had not waited for houses to be built for them (which was also being promised) by benign leaders. They had built their own houses, brick by brick, saving and investing month by month. They had done so because they urgently needed houses and considered house-building their own responsibility.

Now they were told that they should consider the lane as their responsibility also. They should consider the lane as an extension of their house. They should manage and finance the lane as they had managed and financed the house. At first there was some grumbling, but quite soon the message was accepted widely.

Role of Social Organizers and Technicians

Everywhere in Orangi (as elsewhere) there are anjumans, associations, societies, clubs, etc. Most of these are designed for lobbying and canvassing and not for constructive work. None of them could build a sewerage line. Therefore a new kind of organization was created. The lane was made the unit of construction.

OPP's technicians surveyed the lanes, ascertained levels, prepared maps, plans, and estimates. OPP's, social organizers explained to the home-owners in the lanes that for the sake of their health and well-being they could themselves construct sanitary latrines and sewerage lines. They could get technical guidance as well as tools and shutterings from OPP. But first of all they should form a co-operative unit. Generally an activist
was found in the lane who became a lane manager, held more meetings of the lane residents, created consensus, settled disputes, collected individual contributions, and supervised the work.

Social guidance removed the sociological barrier and technical guidance removed the technological barrier.


OPP’s sanitation programme (the model of self-managed, self-financed and self-maintained sanitary latrines and underground sewerage lines) was presented to the people of Orangi in 1981. Its acceptance can be judged from the following tables. It should be pointed out that in 1982 OPP’s sponsor, the BCCI Foundation, invited UNCHS (HABITAT) to start a sanitation project in Orangi. From 1982 till 1989 OPP’s sanitation programme was restricted to only half of Orangi; the ban was lifted in 1990. The division was made as follows:

<table>
<thead>
<tr>
<th></th>
<th>(OPP area)</th>
<th>(Non-OPP area)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sectors</td>
<td>66</td>
<td>44</td>
<td>110</td>
</tr>
<tr>
<td>Lanes</td>
<td>3389</td>
<td>2958</td>
<td>6347</td>
</tr>
<tr>
<td>Houses</td>
<td>49941</td>
<td>44181</td>
<td>94122</td>
</tr>
</tbody>
</table>

As of February 1995 the position of low-cost sanitation is as follows:

Construction of Sewerage Lines and Sanitary Latrines

Percentage of Completion

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>OPP AREA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total lanes</td>
<td>3389</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lanes with sewerage lines</td>
<td>3316</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage</td>
<td>97.84</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total houses</td>
<td>49941</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Houses with sanitary latrines</td>
<td>49272</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage</td>
<td>98.66</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>number</th>
<th>cost (Rs)</th>
<th>average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sewerage lines</td>
<td>3316</td>
<td>10796202</td>
<td>3255</td>
</tr>
<tr>
<td>Secondary drains</td>
<td>283</td>
<td>1491860</td>
<td>5271</td>
</tr>
<tr>
<td>Sanitary latrines</td>
<td>49272</td>
<td>24872600</td>
<td>504</td>
</tr>
<tr>
<td>Total cost</td>
<td>37160662</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>number</th>
<th>cost (Rs)</th>
<th>average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sewerage lines</td>
<td>1940</td>
<td>8407442</td>
<td>4333</td>
</tr>
<tr>
<td>Secondary drains</td>
<td>395</td>
<td>317193</td>
<td>2832</td>
</tr>
<tr>
<td>Sanitary latrines</td>
<td>80503</td>
<td>16853500</td>
<td>539</td>
</tr>
<tr>
<td>Total cost</td>
<td>25578135</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grand total</td>
<td>62738797</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Demonstration Effects

The demonstration effect is visible everywhere. Lane lines and sanitary latrines built with their own money, and under their own management, are being maintained by the lane residents at their own cost. They have become accustomed to a higher standard of sanitation, for which they are willing to pay.

As a result of the intensive training of masons in the technology of sanitary engineering, and the widespread training of lane managers, the level of skill is now far advanced in Orangi, and the people have become less dependent on OPP for social or technical guidance. The difference from other *katchi abadis* is now noticed by every visitor.
A clear demonstration has been made that the dilemma of modernizing sanitation in *katchi abadis* can be solved by mobilizing the managerial and financial resources of the house-owners themselves by providing them social and technical guidance through the R&E approach.

It has been demonstrated that the residents of a low-income *katchi abadi* are quite willing and capable of undertaking the internal development of sanitary latrines, lane sewer lines, and even some of the secondary drains. Internal development constitutes eighty per cent of the cost of sanitation. Hence it becomes easier for the municipal corporation to undertake the external development of main drains and treatment plants.

It has also been demonstrated that the low-income residents properly maintain at their own cost the sewer lines they have built with their own money and management. Proper maintenance of thousands of small lane sewer lines would be impossible for the municipality.

**Replication**

The Orangi approach of self-managed and self-financed low-cost sanitation has been replicated since 1990 by NGOs, donor agencies (UNICEF, World Bank), and official agencies. Mr. Tasneem Ahmad Siddiqi, Director-General, Sindh Katchi Abadi Authority (SKAA), has made it official policy in the last two years.

OPP-RTI has been appointed consultant by UNICEF, World Bank, SKAA, and KMC. At present OPP-RTI is consultant for replication in the following cities: Sukkur (a UNICEF Project), Hyderabad (World Bank), Peshawar (UNICEF), Lahore (two NGOs: YCHR and Yohanabad), Gujranwala (NGO), and Faisalabad (CARITAS).

In Karachi, OPP-RTI is working closely with SKAA, KMC, and NGOs in eleven different areas: Manzoor Colony, Pirabad, Muslimabad, Mohammadpur, Islamia Colony, Mianwali Colony, Bhutai Colony, Welfare Colony, Mujahid Colony, Jamali Colony, Madina Colony.

OPP-RTI was also consultant for the Asian Development Bank-KMC Project in Gulshan Bihar, Orangi.

The assumption of responsibility for internal development by *katchi abadi* residents drastically reduces the cost, eliminates corruption, speeds up the work, and ensures maintenance.
CHAPTER 11
LOW-COST HOUSE-BUILDING

Official Strategies for Housing the Poor

In Karachi since 1960, three strategies have been followed to cater to the housing needs of low-income groups:

A. Housing colonies: Government undertook the construction of large housing colonies complete with all services on the outskirts of the city (Landhi and Korangi) and moved inner-city squatters. To finance these ambitious schemes the state raised loans from national and international agencies at low rates of interest. Beneficiaries were expected to repay the cost of construction over a fifteen- to twenty-five-year period.

More colonies could not be built because the squatters kept coming in ever-increasing numbers, very little could be recovered from the beneficiaries, and enough foreign aid was not available.

B. Site and Services Programme (Metroville Project): Given the impossibility of constructing housing colonies for the poor, the planners aimed at selling land developed by official agencies to lower income groups.

The Metroville Project failed to benefit the target group because the minimum cost for a developed plot of 80 sq. yds. amounted to Rs 6,000—a price which few squatters were willing or able to pay. Consequently the Metroville plots remained either vacant for a long time or were occupied by speculators or middle-class buyers. This can be seen in the Orangi Metroville, where 4,131 plots developed in 1973 remained vacant until 1978, while ironically just around it 30,000 houses were built illegally by the poor.

C. State turns developer: The latest strategy is that the state itself has now turned into a developer. This means that projects are announced (Surjani Town and Shah Latif Town) before they are physically commenced, and the public is invited to apply for plots with an advance payment, and to pay in installments as the work proceeds.

This form of development, though ostensibly meant for low-income groups, does not really cater to them because

1. they want the land immediately and cannot wait for many years,

2. they do not know how to fulfil formalities and deal with state officials.

Plots allotted in Surjani and Shah Latif Town in 1979, 1981, and 1983 have not been occupied as yet.

Failure of Official Agencies

In Karachi there are two official agencies concerned with housing: the Karachi Development Authority (KDA), and the House Building Finance Corporation (HBFC). KDA develops and allots land and also builds colonies, while HBFC extends credit for building. There are also numerous commercial developers and builders.

KDA and the commercial builders have done an enormous amount of building, but they have done little for housing the lower classes. Similarly, out of the billions disbursed by HBFC, very little has percolated to katchi abadis. But, as even people of the lower class must live in houses, they have built katchi abadis (over 400 now in Karachi), and the benign government has agreed to 'regularize' them.

In fact one could almost say that the real strategy of our planners for housing the poor is that the poor by their own efforts should create their own katchi abadis and build their own houses.

House Building by the Poor People's Agencies

In the katchi abadi of Orangi in the last twenty years, 6,347 lanes
have been laid and 94,122 houses have been built. The owner-occupiers of most of these are members of the working classes. This vast task has been accomplished with the help, not of official agencies (KDA, HBFC, commercial builders), but of non-official (informal or people's) agencies.

For the low-income families of Orangi, dalals have performed the functions of KDA: they have acquired land, developed, subdivided, and allotted it, and have also arranged supply of water, transport, and police protection; thallas have performed the functions of HBFC and building firms, making building components, supplying building materials (cement, steel, etc.), giving credit and advice; Masons have combined the functions of architect, engineer, and contractor.

The dalals

It would be interesting to give a profile of the dalals, who may appropriately be called the katchi abadis development authorities.

The dalals are private entrepreneurs who have learnt the art of collaborating with and manipulating our greedy politicians and bureaucrats. With their costly patronage, the dalals secure possession of tracts of land, buy protection against eviction, and obtain water and transport facilities.

Planning by dalals (katchi abadis development authorities) is done as far as possible in accordance with KDA regulations, so that regularization at some later stage may pose no problems. Prize plots for shops, etc., are held back for speculation. In some cases these may belong to the helpful group of officials.

The price of the house plots is made cheap enough for the poor to buy in one instalment. To make this possible, the dalal may even forego his profit and depend on speculation of prize plots for making money.

The dalals provide poor people with immediate possession of land, with water, protection from eviction, and transport facilities. In addition they also arrange the setting-up of a building component manufacturing yard, the thalla.

The whole process gives considerable political power to the dalals and they are wooed by politicians. It often happens that

the number and size of katchi abadis increases remarkably just before elections.

The thallewalas.

While the dalals acquire, develop and allot plots, the thallewalas provide building components and materials, credit and technical advice. There more than 200 thallas in Orangi. The thalla is the retail agent of cement and steel wholesalers. He is closely associated with lohars—fabricators of grills, windows, and doors and with masons. He also rents out tools and accessories.

This combination of supplies, credit, and technical guidance enables the thallewala to serve the low-income house-builders far more efficiently than any HBFC and at much less cost than any commercial builder.

Similarly the services of masons are much cheaper than the charges of architects, engineers, and contractors.

Defects of Orangi Houses

Surveys showed that:

1. Blocks made manually at the thallas were substandard, brittle, and not properly compacted or cured.
2. The work of the masons was faulty in design, alignment, and laying of foundations.
3. On account of weak blocks and defective masonry work, forty per cent of the walls were cracked. Sulphate attack was widespread.
4. Masons were ignorant of proper orientation for ventilation.
5. The owners built their houses incrementally, beginning with one room with a tin or asbestos roof. Later, when they wanted to add another floor, the entire structure had to be demolished, thus wasting the initial investment.
6. The worst problems were the waterlogged soakpit or the stinking bucket latrine, and the waste water puddles in the lane.
OPP's Research and Extension Approach

In the beginning sanitation, not house-building, was considered to be the more urgent problem. Waterlogged lanes and soakpits were destroying the health of the house-owners and the value of their property. OPP came to the conclusion that, in place of the disastrous medieval sanitation (bucket latrines, soakpits, and open gutters), Orangi should have modern sanitation (flush latrines and underground sewerage lines).

After the success of the sanitation programme, OPP started a housing programme in 1986 following the same R&E approach.

Surveys showed that poor people's houses in Orangi had the following defects:

1. Use of substandard, manually-made thalla blocks—the main building components for walls and foundation—caused cracks.
2. Faulty construction techniques due to the ignorance of the masons.
3. Faulty ventilation and sanitation.

Two years were spent on researching these problems and the next two years on extension of research findings.

Research consisted of:

1. upgrading the local thallas,
2. evolving standard construction design and techniques,
3. preparing standardized steel shutterings,
4. writing manuals, and instruction sheets,
5. preparing audio-visual aids, and
6. constructing demonstration models.

Extension consisted of:

1. finding thallevulas willing to participate in research and development (R&D),
2. training masons—teaching them improved design and construction techniques and the better use of tools,
3. lending tools and shutterings,

4. providing accurate plans and estimates, and
5. technical guidance and supervision of construction.

R&E has reduced the cost and improved the quality of construction.

Improving the thalla-made blocks.

There were about 200 thallas making concrete blocks by manual process. Due to poor compaction and curing, and improper mixing of cement and concrete, the blocks were brittle, and prone to weathering and sulphate attack. These substandard blocks were capable of bearing a load of 100 psi, which is one eighth of what is required for good construction. Being the major building component, the first step was to improve the quality of blocks made in the thallas. For uniform mixing, firm compaction, and curing, block-making was mechanized. After six months of engineering research, a block-making machine was perfected in 1987. Instead of a large factory OPP’s mechanization was on a miniature scale, suitable for adoption by Orangi thallas. All the machines—concrete mixer, vibrator, pump, and moulds—were made locally at a total cost of Rs75,000.

The machine-made blocks were four times stronger than the hand-made blocks but were sold at the same price, because mechanization trebled daily production from 7-800 to 2-3000. The load-bearing capacity of machine-made blocks was 800 to 1000 psi.

OPP did not set up its own thalla, but passed on the research results to private thallas. In 1987 four private thallas were mechanized with OPP supervision and loans. As of February 1995 they have sold 13.77 million machine-made blocks, sixty per cent to customers from outside Orangi. Following the example of the four mechanized thallas forty-six other thallas have adopted the machine-making process without any loan from OPP. The first four thallas repaid the Rs 285,000 in full within three years.
Alternative Roofing Design

After improvement of the blocks, research was focused on alternative roofing design—with batten and tiles or slabs. The practice of incremental building has created a special problem for low-income house-owners. They built the ground floor room with a tin roof. If at a later stage they wanted to add another floor, they had to demolish the old structure entirely because the walls could not bear the load of an RCC roof. Besides an RCC construction was quite expensive. Few could afford, first, the cost of demolition, and then RCC roofing.

One whole year of engineering research was needed (including visits to batten and tile factories in Punjab) to miniaturize the process in the same way as block making. Finally only Rs60,000 were required for moulds, vibrators, and curing tanks. This investment added a new line of production to the block-making thalla. It could now also manufacture and sell pre-cast battens, tiles, and slabs. With these a roof could be constructed at almost half the cost of RCC (Rs 27: Rs 50). The construction was also easier and quicker than RCC.

The first thalla to whom OPP’s machines and moulds were handed over (as a loan of Rs 55,000) started production in March 1990 and by June had sold 2710 sq. ft. of battens and 9558 sq.ft. of slabs.

With a little reinforcement, the old walls of a tin-roofed room can bear the load of a batten and tile roof. Many low-income families are now eager to replace the uncomfortable tin sheets and add another floor.

The pre-cast staircase

Together with the batten and tile roof, the design of a staircase built with pre-cast slabs has been introduced. Its components will cost Rs 2,000 compared to Rs 4,000 for an RCC staircase. The pre-cast slab staircase needs less space and takes only three days for construction compared to the fifteen days for an RCC staircase.

Present package of advice—load-bearing technology

Thus in four years one phase of R&E for lowering cost and improving the quality of Orangi houses has been completed. The present package of advice is as follows:

- appropriately designed in situ foundation for a minimum ground + 1 floor construction,
- six-inch thick load-bearing walls of machine-made blocks
- batten and tile roofing
- pre-cast staircase
This load-bearing construction is one third of the cost of RCC.
- proper orientation and ventilation
- sanitary latrine and covered drains

As of February 1995, 126 demonstration units have been constructed, and requests are now pouring in from low-income house-owners.

Training masons

Much time and money has been spent on the training of masons by OPP, through class lectures, meetings, instruction sheets, leaflets, and manuals, and also on-the-job supervision. Ninety-six masons have been trained and more are being trained. As a result there are now skilled masons in Orangi who have learnt better techniques of construction, such as the importance of levels, compaction of foundation, joints in walls, damp proofing, etc.

Conclusion

OPP first upgraded sanitation in Orangi and then took on the upgrading of the technical competence of thallas and masons.

If the OPP had more resources it could enlarge both the credit capacity of thallas and the contracting capacity of masons. The OPP kept away from the dalals. They are secret allies of our rulers. It may be dangerous for an NGO to interfere in the affairs of development authorities—official or unofficial.
Two causes of ill-health in Orangi

In June 1984 the OPP started a pilot programme of imparting basic health education to low-income housewives. In January 1985, at the insistence of Dr Sheila McCraw of ODA, family planning education was also included in the programme.

Our research showed that the incidence of disease was very high in Orangi. Typhoid, malaria, dysentery, diarrhoea, and scabies was very common. Measles, TB, and polio were frequent. There was a high rate of infant and maternal mortality.

There were two principal causes for the prevalence of so much ill health: the first principal cause was the lack of sanitation. Open sewers, exposed excreta, and garbage dumps spread harmful germs, polluted water and food, and bred mosquitoes and flies. The second principal cause was the ignorance of these segregated, illiterate or semi-literate, poor women, of modern hygiene, of the causes of disease and its prevention.

The low-income families of Orangi were paying a high price for the lack of modern sanitation and for the ignorance of modern hygiene. Sickness in Orangi, as elsewhere in Karachi, is very expensive: treatment of a child's typhoid may consume more than a month's income of the family. And there were so many children and so much typhoid.

One paradox revealed by our research was that, as far as clinics are concerned (including private doctors, homeopaths, hakims, and quacks), the katchi abadi of Orangi had proportionately more 'medical facilities' than many cities of Pakistan. A sample survey showed that a substantial portion of the income of 500 families was spent on 'doctors'. Clinics and quacks were doing their best to cure disease and the poor people of Orangi were paying them handsomely. But very little was being done to prevent disease or remove the basic causes of sickness.

OPP's programmes undertook first to introduce modern sanitation, and then to teach the housewives the scientific causes and prevention of common Orangi diseases.

Popularizing modern sanitation

How modern sanitation was popularized has already been described. Some 'experts' recommend that low-income bastis (settlements) can do without sanitary latrines and underground sewerage. In the opinion of these experts, bucket latrines, soakpits, and open sewers are good enough for basti-dwellers. Surely these experts are aware that the high incidence of disease was controlled in the nineteenth century in the British Indian Army, or in London or Paris, only after the introduction of modern sanitary arrangements. Can we really ask our poor people to be satisfied with medieval sanitation, while we, the elite, have modern sanitation? Can we really ask them to stew in their own juice?

We found that the common people of Orangi were quite aware of the connection between filth and disease. Improvement of their health and improvement of their property were powerful motivations for self-financing and self-management of sanitation. We also discovered that very often the wives were more concerned than the husbands, because the heavy burden of illness (nursing and expense) fell mainly on them. We saw many examples where reluctant husbands were forced by their wives to pay the sanitation contribution.

Popularizing the concept of prevention—the obstacles

The illiterate or semi-literate women of Orangi are different
from our emancipated ladies in two important respects: unlike our ladies, the poor women of Orangi are truly traditional and truly segregated.

Now the traditional outlook teaches that disease is a mystery, or perhaps the work of evil spirits. Orangi women do run readily to a doctor or an exorcist or seek the intercession of ancient or living pirs. But usually they are ignorant of the real cause of disease and are unfamiliar with the concept of prevention.

The traditional viewpoint about women and children is that women should remain in purdah, while the men should feed and clothe them. A wife should regard her husband as majazi khuda; she should produce as many children as possible; and she should firmly believe that the Good God will always provide for every one of them.

Traditionalism imposes segregation and segregation enforces traditionalism. Segregation makes illiterate or semi-literate women almost inaccessible to outside agents of change. Traditionalism fortified by segregation makes them distrustful of the outside agent of change.

Of course the new social and economic forces and urban pressures are disrupting and destroying both traditionalism and segregation. But the poor Orangi women are caught on the horns of a dilemma: it is becoming more and more difficult to follow the traditional code of conduct, and when they have to discard old conventions they do it with a guilty conscience.

Meanwhile, during this period of transition, any programme which seeks to promote new attitudes and practices among the tradition-bound segregated women of low-income families must find answers to two urgent questions: first, how to gain access, and second, how to create trust. A third question arises in the case of programmes which, in addition to advice and instruction, also include supply and services. That question is how to build an efficient and convenient system of delivery for this strange clientele: the segregated housewives?

OPP is fortunate that, with the help of donors favouring innovative research, it has found some answers to these nagging questions. The full story of this exploratory research can be read in the OPP quarterly progress reports. Here I can only briefly relate the highlights.

Assumptions of the programme

The health and family planning education programme was started with the following assumptions:

1. In the process of changing attitudes and opinions of segregated women, the main problem for the outside agent of change is access. Custom decrees that women should stay at home. Generally they go out only in emergencies or on special occasions.

We found that 'welfare centres' become ineffective on account of customary segregation. To be within real reach of segregated women a 'welfare centre' or family planning clinic should cover no more than twenty or thirty lanes, which requires that there should be 200 to 300 centres for the 6,000 Orangi lanes.

2. Instead of a fixed centre or clinic, OPP introduced a new system of a) mobile training teams, b) a selected activist family or contact lady for ten to twenty lanes, c) regular scheduled meetings at the activists' homes, and d) formation of a neighbourhood group by the activist. Each mobile team consisted of a lady health visitor and a social organizer. The teams were directed by a lady doctor. They were provided with transport, and they held as many meetings as possible on every working day.

3. In the beginning it was considered advisable to hold separate meetings for family planning. The separation was made because it was found that, although in the general meeting there were many women who were anxious about birth control, there were also some people who were indifferent or hostile. These few were belligerently inclined to raise traditional objections and browbeat the needy ones. As in our country discretion is the better part of valour, we did not tangle with our male chauvinists, but left them to be tackled by their wives.
Insights gained

A. Organization

1. As initially assumed, it was very important to gain real access. A year's experience proved that not only the need but also the awareness of the need was already present. The obstacle was the lack of fruitful contact between the extension or change agent and the potential adopters.

2. The creation of a bond of trust was as important as the creation of access. The segregated women of Orangi had pre-industrial attitudes: they dearly cherished the personal relationship and personal advice.

3. Creation of the bond of trust depended on the frequency of contact between the educating teams, the activist-contact lady, and the neighbourhood groups.

4. The lady contact-activists proved essential links. As friendly neighbours they became trusted advisers and conveners. They eagerly welcomed the teams and cooperated fully. The neighbourhood meeting was not a serious challenge to the tradition of segregation.

B. Family planning

1. After six months the subject of birth control unexpectedly became ideologically non-controversial in the neighbourhood women meetings. At the request of the groups themselves, separate meetings were discontinued and family planning became a common topic.

2. It became necessary to arrange a decentralized system of delivering supplies. For the men, the chemists' shops were readily available as agents, and supplies were delivered to them on cash payment. But Orangi women cannot go to a chemist's to purchase contraceptives. For the women, the group activist, the contact lady, became an ideal distributing agent. An intimate neighbour, she became a permanent and confidential source of supply for the members of her group. IUD and ligations were taken care of by lady health visitors in the mobile teams.

3. The greatest change was the emergence of birth control adopters, especially IUD and ligation adopters, as strong advocates to their neighbours of the practice of birth control.

Revised model, 1991

OPP's basic health and family planning education and services were initially confined to 3,000 families in order to fully test our approach and ascertain the response of segregated housewives. Much has been learnt: how to create access, how to establish a bond of trust, how to build a convenient delivery system, how to spread the knowledge and practice of disease prevention and family planning among tradition-bound segregated women. Above all, how to reach out to large numbers of clients.

By 1991, on the basis of survey research, we came to the conclusion that the mobile teams and neighbourhood group meetings in activist family homes were quite effective. Among the 3,000 families, as a survey by Dr Fauzia of Aga Khan Medical College shows, over 90% of children are immunized, 44% of families practise birth control, epidemic diseases were under control, and hygiene and nutrition had improved.

We can say that, just as sanitary latrines and underground sewerage lines have changed external conditions, similarly hygiene and birth control education have changed the mental outlook of 3,000 families. We can usefully compare the attitudes and practices of these families and their disease and birth figures with the attitudes and figures of other groups lacking sanitation and health education.

In the light of our experience we have revised our model in order to reach out to a larger number of families. Instead of continuing to visit the same families for a long period of time, we have prepared a six-month course on the prevention of common Orangi diseases, methods of family planning, improved nutrition and hygiene, and kitchen gardening.

Twenty family activists are selected every six months, and neighbourhood group meetings are held four times a month in the activist's home.
Second Revision

By 1994 we found that, as a result of thousands of neighbourhood meetings, a great awareness about health and hygiene had been created. Orangi wives were now quite willing to pay for immunization, contraceptives, and other medical services. A survey showed that 646 private clinics had been set up to cater to this demand. This is comparable with the establishment of 200 private thallas for housebuilding or 509 private schools for education of children. This is sustainable development. Just as the OPP is trying to upgrade the thallas and schools, it has decided to upgrade the clinics. Attempts will be made to arrange training (vaccinators, dais, paramedics, doctors), to procure supplies (vaccines, contraceptives), and to give loans for equipment and expansion.

A Comparison

In November 1991, a comparative survey was made of 165 Orangi families and 165 Thikri families. Orangi families had the benefit of modern sanitation and health education. Thikri families lacked both. The difference was striking:

<table>
<thead>
<tr>
<th></th>
<th>ORANGI%</th>
<th>THIKRI%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Prevention of disease</td>
<td>85.6</td>
<td>8.9</td>
</tr>
<tr>
<td>2. Use of ninkol (ORS)</td>
<td>91.5</td>
<td>8.4</td>
</tr>
<tr>
<td>3. Practice of birth control</td>
<td>53.9</td>
<td>6.6</td>
</tr>
<tr>
<td>4. Infant mortality ratio</td>
<td>1</td>
<td>5.1</td>
</tr>
<tr>
<td>5. Illness in last 3 months ratio</td>
<td>1</td>
<td>2.3</td>
</tr>
<tr>
<td>6. Expenditure on illness for three month Rs.</td>
<td>12674</td>
<td>73713</td>
</tr>
<tr>
<td>7. Immunization</td>
<td>88.6</td>
<td>41.5</td>
</tr>
</tbody>
</table>

The calculation in 4 and 5 is based upon comparison of Orangi and Thikri figures. Thus infant mortality is 5.1 times higher and disease 2.3 higher in Thikri compared to Orangi.

Chapter 13

ORANGI SCHOOLS

Orangi Schools

A survey made in November 1989 shows that Orangi has

110 mohallas,
6,347 lanes, and
94,122 houses.

Another survey made at the same time shows that there are

203 pre-primary schools,
261 primary schools, and
121 secondary schools.

These are formal schools teaching the recognized syllabus. Besides these, there are dini madrasahs (religious schools) informal tuition centres, and technical institutes.

Their exact numbers have not been ascertained, but they are estimated to be several hundred.

Official and private schools

Of the total 585 formal schools a comparatively small number have been set up by official agencies while others have been set up by private enterprise:
<table>
<thead>
<tr>
<th>Schools</th>
<th>Official</th>
<th>% of total</th>
<th>Private</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary</td>
<td>0</td>
<td>0</td>
<td>203</td>
<td>100 %</td>
</tr>
<tr>
<td>Primary</td>
<td>56</td>
<td>21.5 %</td>
<td>205</td>
<td>78.5 %</td>
</tr>
<tr>
<td>Secondary</td>
<td>20</td>
<td>16.5 %</td>
<td>101</td>
<td>83.5 %</td>
</tr>
<tr>
<td>Total</td>
<td>76</td>
<td>11.0 %</td>
<td>509</td>
<td>89.0 %</td>
</tr>
</tbody>
</table>

The figures are quite eloquent. Low-income families of Orangi got only 11.0 % of their formal schools from the benign government while they set up 89.0 % of the formal schools themselves, besides hundreds of *dini madrasahs*, tuition centres and technical institutes.

This prevalence of self help and private enterprise in the field of education is very similar to the picture in housing or health or economic employment.

**School students**

Let us look at the students going to the 585 formal schools:

<table>
<thead>
<tr>
<th>Schools</th>
<th>Total</th>
<th>Official</th>
<th>%</th>
<th>Private</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary</td>
<td>5602</td>
<td>0</td>
<td>0</td>
<td>5602</td>
<td>100</td>
</tr>
<tr>
<td>Primary</td>
<td>42049</td>
<td>16787</td>
<td>39.9</td>
<td>25262</td>
<td>59.1</td>
</tr>
<tr>
<td>Secondary</td>
<td>32940</td>
<td>9473</td>
<td>28.7</td>
<td>23467</td>
<td>71.3</td>
</tr>
<tr>
<td>Total</td>
<td>80591</td>
<td>26260</td>
<td>32.5</td>
<td>54331</td>
<td>67.5</td>
</tr>
</tbody>
</table>

We do not know what percentage of Orangi children are going to formal or informal schools. But obviously many parents are willing to pay fees to private schools which are flourishing in Orangi.

The desire for educating their children is specially obvious among the mohajirs and biharis who have an exclusively urban background. However even the rural immigrants soon acquire the same desire and the presence of schools in the vicinity encourages them.
Fishermen repair their nets in Ebrahim Hyderi.

Artisan meticulously embroiders cloth.

Inspection of wares. Cement grills in Gujranwala.

A cotton blanket is made by handloom. (Gujranwala)
One of the six hundred shops that have been granted a loan by OPP.

Zari craftsmanship.

Pamidos, easy to make at home, and fetch a tidy packet.

A busy motorcycle mechanic

Words of encouragement.

A shoemaker and apprentice.
Wind power harnessed for irrigation. (Dildar Goth)

Improved variety of matt grass, grown by Drip Irrigation (OPP Nursery).

A feedmill makes 'balanced diet' for cattle.

Palm trees in OPP Nursery.
Bio-gas plant in OPP Nursery.

Students at Faran School are shown around the nursery.

Gadap Nursery Tank.

OPP worker training gardeners at the nursery in Gadap.
Private clinic — supplied with contraceptives and vaccines by OPP.

Model clinic—also used as a training centre by OPP.

Vaccination Training—class in session.

Kitchen gardens.
Midwife Training—a woman demonstrates how hands should be disinfected.

Women being trained to perform duties of a midwife.

Pre-cast concrete units are used in a low-cost staircase—Ashraf Punjab Chowk.

A ground plus one housing unit completed under OPP's housing package.

The house-builders of Orangi benefit from the material help and supervision by OPP-RTI.
The RTI combines with KWSB in laying shuttering of manholes. Project financed by the Asian Development Bank (ADB).

The ADB project—demolition and recasting of manholes.

Asbestos sheet-roof being replaced by concrete tiles.

The ADB financed the truck sewer-work in progress here.
Male and female students

The low-income families of Orangi are almost as keen on educating their girls in formal schools as they are on educating their boys.

The table given below shows the percentage of male and female students in the formal schools: (54 : 45).

This rise in female schooling is bringing radical social and economic changes in Orangi.

<table>
<thead>
<tr>
<th>Schools</th>
<th>Students</th>
<th>Male</th>
<th>p/c</th>
<th>Female</th>
<th>p/c</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary</td>
<td>203</td>
<td>5602</td>
<td>2905</td>
<td>51.85</td>
<td>2697</td>
</tr>
<tr>
<td>Primary</td>
<td>261</td>
<td>42049</td>
<td>22896</td>
<td>54.45</td>
<td>19153</td>
</tr>
<tr>
<td>Secondary</td>
<td>121</td>
<td>32940</td>
<td>18491</td>
<td>56.13</td>
<td>14449</td>
</tr>
<tr>
<td>Total</td>
<td>585</td>
<td>80591</td>
<td>44292</td>
<td>54.95</td>
<td>36299</td>
</tr>
</tbody>
</table>

Male and female teachers

The number of male and female teachers employed in 585 formal schools is as follows:

<table>
<thead>
<tr>
<th>Schools</th>
<th>Students</th>
<th>Male</th>
<th>p/c</th>
<th>Female</th>
<th>p/c</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary</td>
<td>203</td>
<td>253</td>
<td>10</td>
<td>3.95</td>
<td>243</td>
</tr>
<tr>
<td>Primary</td>
<td>261</td>
<td>980</td>
<td>362</td>
<td>36.9</td>
<td>618</td>
</tr>
<tr>
<td>Secondary</td>
<td>121</td>
<td>1156</td>
<td>371</td>
<td>32.0</td>
<td>785</td>
</tr>
<tr>
<td>Total</td>
<td>585</td>
<td>2389</td>
<td>743</td>
<td>31.1</td>
<td>1646</td>
</tr>
</tbody>
</table>

It can be seen that Orangi schools provide employment to 2,389 teachers (apart from auxiliary staff). This is a substantial number.

The surprising fact is the percentage of male and female teachers: 31% male and 69% female. The percentage of female teachers is higher in private schools:
Orangi schools by the 45% presence of girl students. Most Orangi parents no longer insist on separate schools for girls. Most of the schools are coeducational, even at the secondary level:

<table>
<thead>
<tr>
<th>Segregated</th>
<th>Official</th>
<th>Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary girls only</td>
<td>0</td>
<td>9</td>
</tr>
<tr>
<td>Pre-primary boys only</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td>Primary schools girls only</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>Primary schools boys only</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Secondary schools girls only</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Secondary schools boys only</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>45</strong></td>
<td><strong>66</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Co-educational</th>
<th>Official</th>
<th>Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary</td>
<td>0</td>
<td>184</td>
</tr>
<tr>
<td>Primary</td>
<td>29</td>
<td>184</td>
</tr>
<tr>
<td>Secondary</td>
<td>2</td>
<td>75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>31</strong></td>
<td><strong>443</strong></td>
</tr>
</tbody>
</table>

Percentage of segregated and coeducational schools

<table>
<thead>
<tr>
<th></th>
<th>Official</th>
<th>Private</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-primary</td>
<td>9.3</td>
<td>90.7</td>
</tr>
<tr>
<td>Primary</td>
<td>10.2</td>
<td>89.8</td>
</tr>
<tr>
<td>Secondary</td>
<td>25.7</td>
<td>74.3</td>
</tr>
<tr>
<td><strong>Total percentage</strong></td>
<td><strong>59.2</strong></td>
<td><strong>40.8</strong></td>
</tr>
</tbody>
</table>

**Significance of female teachers**

The fact that the Orangi schools have a majority of female teachers has dual significance:

1. Girl teachers accepted lower salaries and thus made it possible for private entrepreneurs to establish self-supporting schools without any subsidy from the government and without charging high fees from the parents. Quite clearly private schools in Orangi are based on the sacrifice (or exploitation) of educated girls, in the same way as the garment industry or the carpet industry (which earn millions of dollars for Pakistan) are based on cheap female labour.

2. The dominant presence of lady teachers in the schools removed the traditional Muslim inhibition against sending girls to school.

**Segregated and coeducational schools**

The absence of the old traditional inhibition is apparent in the
Their work in the schools, their studies, their guidance of the students, and their independent earnings, give them a new confidence, an emancipated status. It is a non-aggressive, non-ostentatious, refined, and modest emancipation which is gaining acceptance in a highly conservative environment.

Just as the old segregation created a vicious circle—few educated girls, few female teachers, few schools, no co-education, high female illiteracy—the new emancipation is creating a virtuous circle—more educated girls, more female teachers, more schools, and higher literacy. The preponderance of lady teachers in the Orangi schools is persuading the parents to send their girls to school. The customary apprehension about the safety of daughters is no longer valid if the majority of teachers in the schools are themselves women.

Not separate girls' schools, but a majority of lady teachers in co-educational schools, is a realistic approach for spreading female literacy. The girl teachers of Orangi have found the way out of a national dilemma.

**Scale of fees in private schools (1990)**

A survey of a sample of 242 private schools showed the following scale of fees (per month).

<table>
<thead>
<tr>
<th>Fees</th>
<th>Pre-primary</th>
<th>Primary</th>
<th>Secondary</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10-20</td>
<td>2</td>
<td>17</td>
<td>3</td>
<td>22</td>
</tr>
<tr>
<td>21-30</td>
<td>72</td>
<td>23</td>
<td>95</td>
<td>190</td>
</tr>
<tr>
<td>31-40</td>
<td>1</td>
<td>34</td>
<td>51</td>
<td>86</td>
</tr>
<tr>
<td>Over</td>
<td>40</td>
<td>12</td>
<td>24</td>
<td>39</td>
</tr>
</tbody>
</table>

For the majority of schools the monthly fee is between ten and forty rupees. A concession is generally allowed if there is more than one student from the same family. There are other concessions too and much flexibility in payment.

**Sample of an annual budget (1990)**

<table>
<thead>
<tr>
<th></th>
<th>A private school (primary, 332 students)</th>
<th>An official school (primary, 230 students)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Staff</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 teachers</td>
<td>48,000</td>
<td>168,000</td>
</tr>
<tr>
<td>1 peon</td>
<td>4,800</td>
<td>14,400</td>
</tr>
<tr>
<td>1 ayah</td>
<td>7,800</td>
<td></td>
</tr>
<tr>
<td>1 driver</td>
<td>9,600</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>70,200</td>
<td>182,400</td>
</tr>
</tbody>
</table>

**Contingencies**

|               |                                          |                                            |
|----------------|------------------------------------------|                                            |
|               | 32,000                                   | 20,000                                     |

**Grand total**

|               | 102,400                                   | 202,400                                    |

**Cost per student**

|               |                                          |                                            |
|----------------|------------------------------------------|                                            |
|               | Rs. 308                                  | Rs. 880                                    |

(It was observed that the private schools are better maintained than the official schools, which need repair and white-washing. This may be the result of over centralization in the case of official schools.)

**The incremental growth of private schools**

The establishment of private schools in Orangi began about fifteen years ago. The older schools are now in flourishing condition with considerable assets. However, the expansion has taken place incrementally year by year. The following interview with Mr Moin Siddiqui may be regarded as a typical case study of the growth of private schools.

Mr Moin Siddiqui is the founder president of Al-Moin Education Society which runs Eurasia Public School in sector 13 F. It has 830 students (430 boys and 400 girls), 25 teachers (2 male and 23 female) of whom 20 are trained. Mr Moin says—
A new school in the making in a new sector (1990)

The same incremental process of growth which the Eurasia Public school followed in 1977 in sector 13 F can be seen in the case of Daanish Public School started in 1986 in Mansoor Nagar, a newly-developing sector of Orangi. Mansoor Nagar today is facing the same problems which the older sectors had to face at their beginning — lack of water, roads, and transport. And the settlers of Mansoor Nagar display the same eagerness to educate their children and the same willingness to co-operate with private school organizers.

Ms Zeenat is the lady entrepreneur who has set up the Daanish Public School in Mansoor Nagar. Here is her story.

I did my matriculation in science in 1983 and my intermediate in 1985. When I was in ninth class I opened a tuition centre in my home. My teachers encouraged me to develop my teaching talent. In 1987 I started a school in sector 11-1/2. Soon after, I shifted to Mansoor Nagar where there were no schools. We have rented a building with five rooms for Rs 500 per month. There are 175 students and five teachers in our school. The fee for nursery and KG classes is Rs 20 and for primary classes Rs 25-30. The parents have helped and co-operated in every way. There is a need for more schools here.

The families are very hardworking. Many have workshops inside their homes and everybody joins in the work.

Handicaps and advantages of Orangi private schools

The handicaps of Orangi private schools are quite obvious:

1. Buildings are sub-standard.
2. Teachers are grossly underpaid.
3. Many teachers are untrained.
4. Library use and visual aids are uncommon.
5. There are no playgrounds.

The advantages are also obvious:

1. Private schools are integrated with neighbourhood communities — a real response to their need and based on their moral and financial support.
2. Being dependent on local support, the administrators of private schools, unlike the administrators of official schools, are not unconcerned with parents and guardians.
3. As private schools have to survive in a climate of competition, their administrators cannot afford blatant neglect of school premises or school work.
4. Private schools are judged by the guardians through examination results. Therefore the students get better attention and perform quite well in examinations.
5. Class sections are smaller and better supervised in private schools than in official schools. This can be inferred from the figures:

<table>
<thead>
<tr>
<th>Official schools</th>
<th>Number</th>
<th>Students</th>
<th>Per school average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>56</td>
<td>16787</td>
<td>299</td>
</tr>
<tr>
<td>Secondary</td>
<td>20</td>
<td>9473</td>
<td>473</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Private schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
</tr>
<tr>
<td>Secondary</td>
</tr>
</tbody>
</table>
6. The best advantage of private schools is their capacity to grow and expand in a competitive climate.

**OPP's Education Project**

The OPP tries through social and technical guidance to improve or upgrade whatever the people of Orangi are doing themselves in housing or sanitation or women's work or family enterprise. In 1987, with assistance from the Aga Khan Foundation the OPP started an Education Project whose objective was to upgrade the physical conditions and academic standards of private schools.

Physical improvement was to be made with loans from the Orangi Trust and advice from the OPP Sanitation and Housing Programme. Academic improvement was to be made by

1. teacher training,
2. use of libraries,
3. use of audio-visual aids, and
4. publication of manuals and guides.

The Aga Khan Foundation terminated its assistance in 1990. The OPP has continued to support the schools without any project staff.

1. As of February 1995, ninety-four loans have been given amounting to Rs 2.79 million of which Rs 1.70 million has been repaid.
2. Allama Iqbal Open University has opened centres in Orangi and many teachers have enrolled for various courses. They have taken loans from the OPP.
3. The British Council is running training courses in Orangi for teachers of English.
4. Thirty schools have started computer classes with assistance from TVO (Trust for Voluntary Organizations).
5. Schools have joined together in co-operative associations.

**CHAPTER 14**

**WOMEN WORK CENTRES**

**Background research**

The programme of Women Work Centres (WWC) was started in March 1984. After five years of intensive efforts it became self-managed and self-financed.

The story of these five years of struggle and growth is related in a monograph published by the OPP in December 1989 based on Quarterly Progress Reports Nos. 18 to 39. The second chapter of the monograph summarizes the objectives, the approach, the initial difficulties and frustrations. The third chapter gives the highlights of consolidation and expansion, along with the lingering problems during the second and third years. The fourth chapter describes the push towards autonomy in the fourth and fifth years. The fifth and final chapter outlines the present position of the completely autonomous and solvent WWCs.

The OPP was aware of the importance of promoting economic programmes. But our first efforts to rehabilitate Banarsi silk weavers or other artisans were miserable failures on account of our ignorance of Orangi and its residents. The sanitation programme made us familiar with Orangi's social and psychological factors. In 1984 we decided once more to start model-building research in the economic field.

This time we began cautiously with market surveys. We realized that the traditional patriarchal pattern of exclusive dependence on the earnings of the father was being shattered by the rising cost of living, uncertain employment, etc. In Orangi wives and daughters were being forced to work in order to supplement the family income. In fact we found that Orangi was the biggest pool of cheap women and child labour in
Karachi, and that thousands of women and children were already engaged in some kind of gainful employment. But the terms and conditions of work were extremely onerous.

We studied the Social Welfare 'Industrial Homes' and Training Centres, and understood their limitations. We came to the conclusion that, instead of introducing new crafts or teaching new arts, we should first assist those who were already working for the market. We should teach them to protect their interest, and upgrade their productive and managerial skills, chiefly through social and technical guidance.

The stitchers of Orangi

The numbers and categories of depressed women workers are very large indeed. The problem is vast. At first only one category could be chosen. We selected the largest category, viz.: the stitchers. Several hundred Orangi women were earning a little money with their sewing machines; the majority were doing simple stitching for contractors.

Large quantities of cheap cloth goods, like shopping bags, yellow dusters, kitchen towels, etc., are exported from Karachi to Europe and America. The exporters engage petty contractors, who employ women and children. We could not find out the exporters' margin of profit, but we did find that the contractors were keeping up to fifty per cent of the stitchers' wages for themselves. The contractors were not only giving unjustly low wages to the helpless women; they were also cheating them in other ways and sometimes even sexually harassing them.

How to help the stitchers—support organization

After the survey research, OPP's action research explored ways and means of helping the stitchers—evidently the poorest and most distressed section of Orangi.

First a supporting organization was set up, which is now registered as a Trust. It assumed the contractors' functions (without the contractors' profit): to procure orders from exporters, to distribute the work, to ensure quality and punctuality, to make delivery to exporters, and to collect payment for wages.

It also set up 'Work Centres' with both simple sewing machines and industrial machines. It arranged the training of workers and organized supervisors and managers from among the stitchers. It obtained donations for equipment for the centres and for machines to be distributed to indigent stitchers.

How to help the stitchers—women work centres

For organizing, training, and servicing the stitchers, 'women work centres' (WWC) were set up. OPP's WWCs were quite different from Social Welfare and philanthropic 'Industrial Homes'. A WWC was managed by a family. It was located in the home. The supporting institution, OPP, did not pay any salaries or rent. From the very beginning the aim was to make the WWC self-supporting.

OPP staff brought the exporters' assignments to the WWC, which was allowed to charge a small commission for supervision and overheads—OPP insisted that the managing family's main income should come not from the commission, but from wages earned by members of the family working on the machines themselves.

A WWC was equipped with both industrial machines and domestic sewing machines for ten to fifteen workers. However the more important functions of the WWC were distribution, collection, checking, finishing, and packing of the exporters' orders. It was also in the truest sense a 'learning by doing' training place. Stitchers from the neighbourhood came to the WWC to receive and deliver assignments which they completed in their homes at their leisure. Thus they were saved from much inconvenience and harassment. OPP staff regularly examined the WWC's accounts and the payment cards of the stitchers to ensure that they got a full and honest share of the exporters' earnings. Frequent meetings of the stitchers were held for health education and general information.
Problems and difficulties

The WWC programme was not easy to implement. It faced many problems and difficulties.

An insidious problem was how to avoid the pitfalls of philanthropy and paternalism. There was a great hunger for doles and subsidies. The OPP had proclaimed that it was not a profit-making enterprise; at the same time it had neither the capacity nor the inclination to distribute doles. We had made it quite clear that WWCs were not to become permanent pensioners like the welfare industrial homes—unlike them the WWCs had to become competitive and get into the mainstream commercial market by acquiring the goodwill of the exporters through quality and punctuality. This was a hard message which often aroused resentment.

To upgrade the skills of the stitchers, and to ensure quality and punctuality was a hard job. New stitchers were inclined to be both tardy and slovenly. At the same time there was continuous grumbling about wages. There was neither loyalty to the supporting institution nor work discipline. The OPP was seriously handicapped by its welfare association. At first the best workers did not join the WWCs. They wanted to remain loyal to their old contractors. The OPP had to labour like a physiotherapist: uplift the unskilled, the weak, and the unenterprising. It was not only hard work; it caused much financial loss. Gradually, however, in the second and third year the bunglings, grumbling, and losses grew less and less. A disciplined cadre of skilled stitchers began to emerge.

Our third difficulty was the behaviour of our patrons, the exporters and contractors. They generally tried to offer lower rates, and some of them wanted to treat the non-profit-seeking OPP as knaves treat fools: playing tricks, delaying payments, etc. As the WWCs grew stronger we got rid of the tricky customers, and dealt only with reliable parties.

Another ominous difficulty was the disturbed condition of Karachi. Orangi was a particularly explosive area because large numbers of Pathans, Mohajirs, Biharis, Punjabis, Sindhis, and Balochis lived in close proximity to each other. In fratricidal riots the poorest undoubtedly suffer most. The presence of a support organization proved a great boon during such times of trouble. OPP's managers and vehicles rushed to the exporters during curfew relaxation and kept the WWCs supplied with orders. The ominous threat of riots and curfews still hangs over Karachi, and the people of Orangi have to learn to live with it.

Consolidation and expansion

The OPP's aim was to improve the condition of the stitchers. However this could be done only within a market framework and not with doles and stipends. The only real safeguard for the stitchers was to ensure the flow of work and wages. If work and wages stop, not much else can be done.

The market situation is not an easy one for the stitchers. Work is seasonal and its volume and rate is subject to the vagaries of international trade. Besides there is cutthroat competition. There is little possibility of supporting stitchers indefinitely with subsidies, the way the handful of workers in the charitable industrial homes are supported. The only way to safety is through competitive skill and co-operative loyalty. Only in the third year of the scheme did a network of competitive WWCs and a cadre of skilled stitchers and managers begin to form.

The WWCs proved themselves to be economical units. In the first place their overhead expenditures were quite low. Rent was saved by location in the family home. The whole family participated in production and supervision. Most workers were close neighbours. Work hours were conveniently flexible—sometimes work continued till late in the night.

A WWC managed by a committed family for its own benefit and for the benefit of close neighbours is a good model. It is also far more congenial to the segregated Muslim women than the factory or the contractor's workshop. WWCs were helping the weakest and poorest section of Orangi society. Enquiries showed that where the contractor was previously paying Rs 15 (per hundred items), WWCs paid Rs 20 or more to the stitchers. Case studies published in our Urdu journal show that some stitchers were the main support of the family because the husband was unemployed or a drug addict or a chronic invalid. Others were widows.
Weaning

By the fourth year WWCs had become competitive wage-earners. They had plenty of orders from exporters who were reliable paymasters. The managers had learnt to supervise the stitchers strictly; losses due to defective work had been reduced. Now, we began to push the centres towards full autonomy, both financial and managerial. We explained to them that now that they were strong enough to carry their burdens on their own shoulders, they should no longer depend on the OPP's support, and they should not demand that the OPP subsidize them for ever. We suggested that they should form a managing committee, hold frequent meetings, and take over the functions of the supporting institution.

The curtailment of support and subsidies, or the assumption of full financial and managerial responsibility, was not welcomed gladly. It went against our feudal traditions of dependence on patrons. At first WWCs resisted the push towards autonomy as a child resists weaning. With the same persistence with which we had trained and helped the WWCs in the first three years, we kept pushing them towards independence in the fourth and fifth years, till in the sixth year the support organization was disbanded and all subsidies disappeared.

Wages earned by WWCs 1984-9

OPP's WWCs were established gradually, but they grew steadily. The following table gives the amount of annual wages earned from March 1984 till June 1990:

<table>
<thead>
<tr>
<th>Year</th>
<th>Wages (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1984</td>
<td>40615</td>
</tr>
<tr>
<td>1985</td>
<td>421880</td>
</tr>
<tr>
<td>1986</td>
<td>1058360</td>
</tr>
<tr>
<td>1987</td>
<td>1603271</td>
</tr>
<tr>
<td>1988</td>
<td>1424112</td>
</tr>
<tr>
<td>1989</td>
<td>2411000</td>
</tr>
<tr>
<td>1990 (first six months)</td>
<td>1205700</td>
</tr>
<tr>
<td>cumulative</td>
<td>8124823</td>
</tr>
</tbody>
</table>

Present position of WWC programme

There is no longer any support budget for staff, transport, or advances. For purchase of machines, equipment, etc., WWCs can get loans from the Orangi Trust.

After five years the WWCs promoted by the OPP have considerable assets, both financial and managerial. Their reputation is well established and they are getting orders directly from exporters.

The emergence of talented lady managers of WWC can be regarded as a remarkable achievement of the programme.

Another remarkable result is the formation of new stitchers' family centres. As of February 1995 there are 325 such centres, to whom Rs 4.49 million has been given in loans, of which Rs 3.14 million has been recovered. There are fifty-nine Women Work Centres which have taken Rs 1.12 million and repaid Rs 1.12 million.

For the setting up of the old WWCs much energy and money was expended by the OPP. The new WWCs make no demand on the OPP's time or subsidy. They do not expect the OPP to canvass for orders from exporters, or to supply a transportation service. They do not demand free equipment or fixtures or compensation for losses. Their only demand is for a loan which they repay in monthly instalments. And they perform the functions of contractors in a friendly, neighbourly manner without cheating and harassing the women workers. The presence of women managers and the location of the centres in family residences in the neighbourhood has made the profession of stitching quite respectable. Previously it used to be considered degrading.
CHAPTER 15

MICRO ENTERPRISE CREDIT IN ORANGI (1987-95)

This speech was delivered at a Seminar organized by the Australian Foundation and Allied Bank of Pakistan (1994).

The Orangi Pilot Project (OPP) started working in Orangi in April 1980. Orangi is Karachi’s biggest katchi abadi. It is not an inner-city slum, but a new suburban settlement which began twenty-five years ago. A survey made in 1989 showed that in twenty years 95,000 houses had been built by immigrants from Bangladesh, (Biharis), Northern Areas (Pathans), India (mojahirs), and Punjab, and by Balochis and Sindhis. The majority belong to the lower or working classes. The OPP discovered that this growing new settlement was full of the enterprising spirit common among immigrants: they had built houses without any aid or subsidy. With a little technical guidance from the OPP, they laid 5,223 underground sewerage lines and constructed 80,000 sanitary latrines with their own money and under their own management. They are quite willing to pay for services, therefore private entrepreneurs have set up 509 primary and secondary schools and 646 clinics, and are operating hundreds of transport vehicles.

The most impressive demonstration of the spirit of enterprise is the creation of employment everywhere, in the lanes, and inside the houses. There are more than 11,000 family units, shops or workshops, peddlars and vendors. In response to the dual challenge of inflation and recession, the immigrants have invented the working family, modifying homes into workshops, converting the women from mere dependents into economic partners and wage-earners, abandoning the dominating patriarchal pattern with surprising speed.

OPP research revealed two significant factors: first, there was almost unlimited demand for the products, and services of these family units (the positive aspect of increased population). Second, the family units were extremely competitive (on account of very low overheads, and very cheap and docile labour). The working family units of Orangi were completely integrated with the main Karachi markets. In fact many units were supplying goods to famous firms, who simply added their own labels and made big profits.

Research further revealed that these units could easily increase both production and employment, as there was no shortage of either market demands or productive labour. But they could not get credit at reasonable rates, because banks were inaccessible to most of them. The lack of bank credit forced them to buy raw materials at exorbitant rates and sell products at depressed prices, thus having to forego expansion. Later we found that peasant proprietors and fishermen in the villages around Karachi are also excluded from bank credit, and so are in the same handicapped situation as the Orangi workers.

In 1987, after six years of acquiring intimate knowledge of Orangi, the OPP decided to establish a Trust (OCT) for giving credit to family units. The loans were to be given without securities or mortgages and without harassment and bribery. At the same time there was to be no subsidized interest, selection was to be strict, and recovery was to be emphasized and strictly monitored. This was a fundamental decision—no subsidy and insistence on repayment. We knew that many previous programmes had collapsed because they were heavily subsidized and negligently supervised. Another important decision was to borrow from Pakistani banks at the market rate instead of following the example of Grameen Bank and depending on foreign donors.

OCT borrowed from the scheduled banks according to normal rules, without any concessions, and then lent to family units without red tape and collateral. OCT could undertake such risks because it was a non-profit organization, being neither the custodian of depositors (it never took deposits) nor a profit-maker for shareholders (there were none). Instead it did receive
some grants and donations which accumulated as assets (Rs 19.69 million according to the audited figures for 1993-4).

It was our great good fortune that OCT was able to repay most punctually to the banks. Between September 1987 and January 1995, OCT borrowed from National Bank Rs 27.97 million, from Habib Bank Rs 18.25 million, and from First Women Bank Rs 8 lakh. All loans have been repaid in full. Two factors have contributed to this happy solvency: steady recovery of instalments (Rs 31.85 million since 1987), and generous gifts of revolving funds, chiefly by INFAQ Foundation (Rs 14.26 million) and the World Bank (Rs 2.7 million). From 1988 the Swiss Embassy gave Rs 2 lakh annually for overheads; this was raised to 4.5 lakhs in 1994.

As an old man (I was seventy-three years old in 1987), I knew very well the two pitfalls of credit programmes in Pakistan: the corruption of financial institutions—co-operatives or banks—and the corruption of borrowers. The two are like Siamese twins. Long ago, Confucius pointed out that the grass bends when the wind blows, and an old Arab proverb elaborates: Al nas o a la din mulukahin (the common people follow the ways of their rulers). Therefore our first concern was to ensure the non-corruption of OCT and its managers. We were determined to prevent the stealing and shirking which has become the norm in our country. OCT practised meticulous monitoring and agonizing self-appraisals. Fortunately it was not too difficult because OCT never had more than a dozen staff members, meetings were very frequent, and monthly printouts of loans and recoveries were minutely scrutinized. Even then there were delinquencies: one staff member was sent away for stealing, two for incorrigible incompetence, and one for shirking. It is a high percentage, but we feel that, on account of ruthless evaluation and critical review, a good standard of work ethics was established.

Ensuring non-stealing and non-shirking by the small OCT staff was not too difficult. A much more difficult, if not impossible, task was to control default and blackmail and create a wide circle of honest and competent clients. OCT was fully aware of the hazards of lending without collateral to small entrepreneurs. It was fully aware too that default and blackmail was the prevailing culture. Nevertheless it was our faith that, if OCT behaved honestly and faithfully, in course of time the majority of its clients would respond in the same way. It was our faith that gradually (though painfully) OCT managers would learn the art of selection and recovery, and create a growing circle of loyal clients.

The first two years were indeed painful. There was much default and fearful blackmailing. For instance, in the first year Rs 1.155 million was loaned to 106 units. 38 units (35.85%) defaulted to the extent of Rs 0.239 million (20.75%). The second year Rs 1.117 million was loaned to 95 units. 23 units (24.21%) defaulted Rs 0.153 million (13.70%). OCT persisted (in spite of blackmail) in improving selection and supervision and teaching integrity. The tide began to turn from the third year. Since then the volume of loans has been rising steadily and the percentage of bad debts declining. Up to 31 January 1995, Rs 47.22 million have been loaned to 3,088 units. The total bad debt written off (which is done every six months) is Rs 1.992 million (4.22%) and the total number of bad debt units is 273 (8.84%).

As the purpose of the family enterprise credit programme was to discover a sustainable system, OCT carefully monitored the causes and nature of defaults and bad debts and revised the methods of selection and recovery. There are three main causes of irrecoverable defaults or bad debt: dishonesty; incompetence (collapse of business); misfortune (death, crippling sickness, riots, and curfews). Of the 273 bad debts, 82 (2.65%) were due to dishonesty, 111 (3.59%) due to incompetence and 77 (2.49%) due to misfortune. Dishonest bad debt amounted to Rs 779,255 (1.6%), incompetent Rs 693,204 (1.46%), unfortune Rs 514,933 (1.09%).

When the project began in 1987 there was no loyalty and many losses were suffered. Now, after seven years, we can say that our poor clients have not disappointed us too much. In fact they have justified our faith that if OCT served them honestly and faithfully, a circle of honest and competent clients would begin to grow. 3,088 units took loans. Of these 1,567 have repaid their loans in full (Rs 24.39 million) with Rs 3.33 million markup. Of the current accounts, 1,521 have repaid Rs 13.4 million with Rs 3.8 million markup. Of these current clients only 200 (13.14%) have to be reminded and pursued. The remaining 1,321 (86.85%) are regular payers, many of them
coming to the office themselves to deposit their instalments. Of course 273 (8.8%) were bad debtors, who caused a loss of 4.22% to OCT. Our conclusion is that at present OCT is risking 10% bad selection and 5% bad debts. Considering the fact that OCT is dealing with a deprived class, lending without collateral, and eager to help larger numbers, the above risk seems both worthwhile and manageable.

Residents of katchi abadis like Orangi receive little assistance from official agencies. They must learn to fend for themselves. OCT also learnt that there is no legal redress against dishonest defaulters or blackmailers. To our surprise, some of the good clients are helping to rally public opinion against blatant delinquents.

Credit at reasonable rates has given a great boost to family enterprises. As at 31 January 1995, Rs 47.22 million have been borrowed by 3,088 units belonging to 63 professional categories. They have repaid Rs 37.9 million with Rs 7.17 million markup. Most units have prospered, increasing their production and workers. Successful units are helping in the selection of new applicants. They are also serving as role models, inspiring others by their example.

A revolutionary feature of Orangi family units is the emergence of women as economic partners. Almost half the workers are females. Furthermore, lots of women are becoming entrepreneurs. Of the 3,088 loan units, 601 (19.4%) are managed by female entrepreneurs belonging to 44 professions. They have borrowed Rs 8.53 million and repaid Rs 7.33 million with Rs 1.54 million markup.

OCT has endeavoured to avoid subsidies and dependence on foreign aid. It has also endeavoured to keep the operational overheads low and sustainable. Since 1987, and until 31 January 1995, OCT’s operational overheads have amounted to Rs3.19 million, which is 6.75% of the total loans of Rs 47.2 million. OCT has earned Rs 7.17 million markup, which is 224.76% of the total operation overheads.

I do not want to give more details. Those who are interested can read OPP and OCT Quarterly Progress Reports, which contain many details and tables. Or better still they should visit Orangi. I would like to end with two remarks: In the first place, we think that, after seven years of intensive research, we have developed a good model of family enterprise credit (both urban and rural) which is appropriate, economical, and self sustaining. Secondly, we think that this model can be replicated easily, and we can impart complete training for replication.
CHAPTER 16

GRADUATE ENTREPRENEURS

Edward Conze thus describes spiritual faith:

Faith implies a resolute and courageous act of will. It combines the steadfast resolution that one will do a thing with the self-confidence that one can do it. Suppose that people living on the one side of a river were doomed to perish from their enemies, from disease and famine. The man of faith is then likened to the person who swims across the river, braving its dangers, saving himself and inspiring others with his example. Those without faith will go on dithering along the hither bank. The opposite to this aspect of faith are timidity, cowardice, fear, wavering, and a shabby, mean and calculating mentality. Faith is closely connected with determination, which consists in acting with resolute confidence after one has judged, decided, and definitely and unshakably chosen an object, and is opposed to slinking along like an irresolute child who thinks, “Shall I do it, shall I not do it?”

—Buddhist Thought in India, University of Michigan Press, p. 48.

In the realm of economics, faith assumes the shape of enterprise, the exercise of initiative, taking of risks, facing hardship, suffering losses and making gains. Long ago I read the proverb that faith moves mountains. In the course of association with the common people I have seen with my own eyes what the spirit of enterprise can accomplish. Take one example, of the Pakistanis who went overseas: how they enriched themselves and their country; without their remittances our adverse balance of trade would have crushed us; without this huge infusion of capital many of our towns would not have prospered. Or take the example of those who, instead of languishing in their backward hamlets, ‘dithering along the hither bank’, are migrating to the cities, breaking the feudal fetters, constructing suburban bastis, spreading the informal sector, and in fact creating a new egalitarian social order. Overseas or local migrants are both small entrepreneurs. Compare their fruitful endeavours with the shortfalls of our national plans. What is the reason for this difference? Is it because our officials have less faith than our small people?

Every day our rulers promise to make houses for the shelterless poor. Development authorities announce big plans and enormous budgets. Then inexorably three things happen: first the construction lingers on for ten or even twenty years; secondly the poor cannot afford to pay the price; and finally the houses are taken over by the speculators and the well-off. At the same time, side by side, in the katchi abadis, thousands of houses are built and occupied by working-class people, without any help from development authorities or house building finance corporations, with legal (or illegal) help from dallas, and technical and financial help from thallewalas. In Orangi alone, in the last twenty-five years, one hundred thousand houses have been built in this manner, owned by small people—workers, artisans, traders, clerks, shopkeepers, and even push-cart vendors.

Again, every day our rulers promise to give jobs to the unemployed, and announce grandiose schemes. Obviously it is a promise which cannot be fulfilled. On the one hand, on account of corrupt mismanagement our economy is sinking into recession; the formal sector, if not shrinking, is certainly not expanding rapidly. On the other hand, thanks to our rocketing population, lakhs of new workers want new jobs. Distribution of jobs as favours creates strange distortions. Departments, corporations, local bodies, banks, and factories are absurdly overstaffed and impossibly uneconomic. A ‘free lunch’ mentality prevails. All sense of proportion is lost as the minister’s myopic eyes are focused almost exclusively on the educated unemployed, making a microscopic minority the chief constituency. Reading the official statements, and listening to the media hoopla, one would think that millions of new workers need not be our chief concern; our chief concern should be the several thousand college graduates who must get salaried jobs, by hook or by crook.

Just as the working class people, instead of waiting for sarkari (government) houses, build their own houses; similarly they
do not wait for *sarkari* jobs but instead find their own jobs. I discovered in Orangi that their response to the dual challenge of inflation and recession was: setting up of family enterprises, modification of homes into workshops, and promotion of females from serf dependents to active and equal economic workers. We found hundreds of these units sprouting in the lanes. Their study fascinated us. They were integrated with the huge Karachi market. There was unlimited demand for their products and services. With cheap labour and low overheads they were highly competitive. There was much scope for expansion if they could get capital on credit. Most of all we were impressed by the calibre of the small entrepreneurs—by their frugality and stamina, their shrewdness and managerial ability. Therefore in 1987 we set up a Trust to give loans to them. We had no doubts about their ability, but we were not sure about their integrity, i.e. their willingness to repay what they borrowed. The prevalent culture of default frightened us. Still we hoped that, if the Trust served its clients honestly and faithfully, in course of time a circle of loyal clients would emerge. In the first two years there was indeed much default, even blackmail, but gradually integrity and loyalty has grown, and our faith in the family entrepreneurs has been fully justified.

There can be no doubt that the working-class people acquire the habit of diligence and the spirit of enterprise in the hard school of life. On the contrary, college education makes us, the graduates (*I am one of them*), soft. We pine for secure and privileged positions, cushy jobs. We shrink from hardship and risk. We are lovers of the free lunch. Love of the free lunch is the root cause of our corruption and mismanagement.

With good reason we can say that our working-class families possess in abundance the enterprising spirit. However, to our pleasant surprise, we are finding among our clients even college graduates who are willing to face hardship, exercise initiative, take risks, and start family enterprises. Here are thumbnail sketches of a few graduate entrepreneurs:

Mohammad Jamil lives in Gulshan Bihar, Sector 16, Orangi. He is a *Bihari*, i.e., an Urdu-speaking migrant from Bangladesh. He passed the BA exam in 1976 and searched for a job in vain. He had to feed eight members of the family. Jamil became an entrepreneur; he took the plunge and swam to the other shore.

Collecting a few hundred rupees, he became a vegetable vendor. Everyday he goes to Sabzi Mandi (the main vegetable market) at four in the morning to fetch his merchandise. Family females do the washing and sorting. In March 1991 Jamil borrowed Rs 6,000 from the Orangi Trust for expansion. Now the daily income is two hundred rupees. His younger brother has recently opened another small shop which earns a hundred rupees per day. By July 1993 Jamil had repaid, Rs 4,000 of the loan and Rs 700 mark up.

Mujaddad Tufail lives in Sector 14E Orangi. He passed the BA exam in 1989 and then passed the LLB exam. He could not get a job. He first tried plastic moulding with three machines, but the work failed. In February 1991 he borrowed Rs 10,000 from Orangi Trust and opened an agency selling gas cylinders which is yielding a good income. In the forenoon he works as a lawyer, and in the afternoon at his shop. He has repaid Rs 5,000 of the loan and Rs 1,600 mark up.

Mohammad Alam lives in Sohrab Jokhio Goth, Gadap. He is a *Sindhi*. He took his BA degree in 1990 and searched for a white-collar job, but could not find one. Although his father, who owned a hotel and two trucks, invited him to work in the hotel, Alam regarded it as undignified. Later he changed his mind. He learnt to wait on the customers, and to drive the truck. In January 1993, Alam borrowed Rs 50,000 for reconditioning one of the trucks. Now he is happily working both as transporter and hotel manager. Income has increased. In six months he has repaid Rs 17,000 and Rs 3,000 mark up.

Bernice Suleman lives in Bihari Market. She is a *mahajir* from India. She took an MA degree in 1976 and migrated to Pakistan after her marriage. Her husband was unemployed. Bernice took a beautician’s course and training in tailoring, and started working on a very small scale at her house. In November 1992 she borrowed Rs 15,000 from the Orangi Trust for a zigzag machine and beauty parlour. Now she has plenty of orders and customers. She is also working as a teacher in the morning shift of a school. Her husband works as a photographer. She has repaid Rs 3,400 of the loan and Rs 500 mark up.

Badr Jamal took the BA degree in 1989. Soon after her father died. Being the eldest, she had to look after her mother and five brothers and sisters. She could not find a job, so she trained...
to be a beautician, borrowed Rs 15,500 from the Orangi Trust in June 1991, and opened a beauty parlour inside her house. Two younger sisters helped her. The parlour was successful. From its income she financed the marriages of two sisters. She has repaid Rs 14,300 and Rs 2,800 mark up.

Rizwan Mir lives in Sector 7E Orangi. His father owned a flourishing business. When he died in 1983 the family became poor. The enterprising mother somehow managed with wages from sewing. Later the eldest sister, Salma, took an MA degree and became a lady health visitor. Rizwan took the B.Sc. degree in 1989 and searched in vain for a good job. So, in partnership with a friend who was also a graduate, he set up a workshop inside his home for sewing waste leather pieces into sheets. In July 1991 Rizwan borrowed Rs 45,000 from the Orangi Trust to construct a room and buy more machines. The business prospered and now provides employment to ten persons and part-time stitching work to eight women of the neighbourhood. Handbags and purses are made in the workshop. Two younger brothers who are college students also do some sewing. Rizwan has repaid Rs 11,580 and Rs 4,520 markup.

Mohammad Amjad lives in Sector 5E. His mother is an enterprising lady—she agreed to OPP’s request to start the first women work centre in 1984. In the beginning she faced much censure and ridicule from conservative neighbours. Her brave persistence not only made the centre a commercial success, she became a pioneering example for the enterprising ‘safedpesh’ housewives. Now, nine years later, there are hundreds of stitching centres run by women in Orangi. Zahida Begum’s centre provides work to about one hundred stitchers and is housed in a two-storey building. Her second son, Amjad, was an active participant even during his school and college days. After taking his BA degree he chose to become a full-time manager of the work centre. He is an enterprising son of an enterprising mother. Zahida Begum was given machines worth Rs 75,000 for the centre. She has paid back Rs 23,000. She took a loan of Rs 65,000 for the construction of the second storey. She has repaid Rs 44,000 and Rs 5,000 markup.

As we extend our work into the adjoining villages we are finding graduate entrepreneurs there also. The case of Alam of Sohrab Jokhio Goth has already been mentioned. We also found Abdul Ghani Jokhio. He is a graduate and employed as PRO (Public Relations Officer) in a Karachi office. But he still lives in his goth (village). In September 1991 he borrowed Rs 20,000 from the Orangi Trust and, adding Rs 25,000 from his savings, deepened his well and installed a pump. Previously he and his neighbours used to buy drinking water, but now they pipe the water from their well. Abdul Ghani is planting timber and fruit trees on three acres, and is also growing vegetables and earning a good income, which will increase as the trees mature. The entire loan of Rs 20,000 has been repaid with Rs 3,712 markup.

Finally there are the two sons of veteran social worker Pendi Fakir of Fakir Jokhio Goth. Yusuf’s ambition to be a doctor has been thwarted. He could get only a BA degree. So he became a homoeopath, and opened a medical store. In March 1991 he borrowed Rs 10,000 from the Orangi Trust to enlarge his shop. He has repaid the entire loan with Rs 1,625 markup. Rasul Buksh, the younger brother, is also a graduate. He lives in the village and is planting fruit and timber trees, and growing vegetables and betel leaf ‘paan’ on forty acres.

The hard school of life teaches our working-class people to be diligent, frugal, and enterprising. Unfortunately college education too often makes us, the graduates, soft, lovers of ease, privilege, and security, lovers of the free lunch. Alas, this is not the path of deliverance. We the graduates should emulate the working people. We too should be diligent, frugal, and enterprising. That is indeed the path of deliverance. It is a good augury that some are already following it. Let us hope that many more will do the same.
CHAPTER 17

PILOT PROJECT IN KARACHI GOTHs

For a long time I have been a devotee of pilot projects. In the sixties, during the halcyon days of Ayub Khan, I was allowed to make Comilla thana a 'laboratory' for devising more effective development programmes. Within ten years these programmes—rural works, farmers' co-operatives, thana training centres—visibly increased production, employment, and social cohesion.

In the eighties, under less auspicious circumstances, I promoted pilot programmes for improving sanitation, health, education, and employment in Orangi. Blowing my own trumpet, I invite experts to judge their impact by comparing any katchi abadi with Orangi in respect of these four basic needs. World Bank experts are astonished to see that in the last fifteen years, the poor people of Orangi have, with their own money (62.24 million rupees) and management, built 5,223 underground sewerage lines and 80,088 pour flush latrines. They have set up, without any grant or aid, 509 private schools, 646 private clinics, and more than 11,000 micro enterprises, which employ perhaps fifty thousand workers, male and female. Foreign experts ask me, 'Can the other katchi abadis do what Orangi is doing?' I reply, 'Yes, surely they could, if they and their leaders would be so inclined. What prevents them?'

Three years ago, after twelve years in Orangi, I began to visit the adjoining goths. I had fallen in love with rural reconstruction first as an ICS officer, then as Director of the Comilla Academy, then as adviser to Shoaib Sultan in Daudzai and Gilgit. Now once more, for the last time, I returned to my first love, and launched another Rural Pilot Project. I wistfully remembered the resources of my ICS or Academy or AKRSP days, and realized that alas I was now a solitary old man. However, a kindly fate has not yet taken away from me, even in my dotage, the improvising ability of Robinson Crusoe and the benevolent fantasy of Don Quixote.

Pilot projects follow the scientific method of a physician: first, thorough examination of symptoms, then, accurate diagnosis, and finally therapy. Our Rural Project, during the last three years, has examined the feeble economy of Karachi goths, diagnosed its cause, and prescribed an appropriate package of advice which would enhance the productive capacity of goths and integrate them fully with the great Karachi market. Let me describe briefly what we have learned, after three laborious years, about the present stagnation and potential regeneration of agriculture and animal husbandry in the goths around Karachi.

Our observation began in the Balochi goths, a few kilometers west of Orangi, and in the Sindhi goths, forty kilometers northwards. They are in an arid zone with scanty rainfall and no irrigation canals. But, unlike Comilla, (where in 1960 the average holding was 1.7 acres), these goth farmers possess large chunks of land. Nowhere in these goths did we come across the bugbear stereotypes—big bad landlords, regressive waders, and enslaved laris. Instead we met lots of small farmers, herders and petty traders.

We found that the vicinity of Karachi has resulted in considerable migration and non-farm employment, thus reducing fragmentation of holdings and idle surplus labour. We found these goths linked by roads and transport to the huge Karachi market, which could buy any quantities of milk, meat, fruit, vegetables, fodder, or timber. We saw a paradox: thousands of acres and hundreds of farmers and herders of Karachi goths supplied very meagre quantities of these commodities to Karachi markets. Major supplies came from distant lands of Sindh and the Punjab, or even Denmark and New Zealand.

Traditionally, the arid zone villagers grew barani (rain-fed) crops and reared goats and cows. It was a semi-agricultural, semi-pastoral economy in which production was poor and precarious. In the last fifty years the trees have been cut down and the pastures over-grazed, drastically reducing rainfall and
moisture, humus, and hence soil fertility. Consequently crops are more precarious and scanty and herds are smaller and hungrier. The villagers themselves, especially the youth, want to give up traditional farming and herding and prefer non-farm jobs and migration.

This attitude is not entirely unjustified. The traditional barani culture has exhausted itself. Nowadays sons can no longer earn a living like their fathers. A change is indeed inevitable. Fortunately modern technology has shown the way. Zones far more arid, far more desertified than the Karachi goths have been reclaimed for highly productive farming and herding. We collected this new technology from the National Agricultural Research Centre (NARC) in Islamabad and the University of Agriculture in Faisalabad, and tested it in our one-acre nursery and in the lands of friendly Balochi and Sindhi farmers.

I knew that villagers are hard-headed conservatives. They do not adopt new methods until they have seen with their own eyes the accruing benefits. Therefore the new technology, which could turn barren lands into fertile gardens, would first have to be demonstrated in the fields of some pioneers. Sadly, I also knew that our workers were without experience, and that they would acquire the capacity to make successful demonstrations only through the hard and painful process of ‘learning by doing’. We are lucky that the Swiss Embassy has come forward to support our demonstrations of new technology. Having spent many months collecting it, we are now setting up the demonstrations in peasant farms.

What are the components of this new technology which could make Karachi goths highly productive? At present the Pilot Project is trying to introduce three innovations in agriculture and another three in animal husbandry.

**A. Agriculture**

1. Low-cost development of water resources, careful storage, and thrifty distribution, not by unlined channels, but by pipes and sprinklers. Goths in the Hub River valley, or in Gadap, do have underground springs of sweet water, but the recharge rate is slow due to scanty rainfall. Therefore the temptation to sink deep tubewells and start flood irrigation should be resisted. Over-pumping has destroyed many flourishing farmlands in Malir and elsewhere, but everyone is still obsessed with a greed for freely flowing waters like the rivers of Paradise.

2. New pattern of land use, shifting from the traditional barani culture to the levelling and fencing of lands around the water source for orchards and woodlots, growing varieties of fruit and timber trees and forage grasses specially evolved for arid conditions.

3. Erection of windmills to utilize the cheap and abundant power of coastal winds, and thus avoid the high fuel and maintenance costs of diesel engines or electric motors.

**B. Animal Husbandry**

1. Instead of scavenging in barren pastures, selected animals should be housed in properly designed baras (yards), with good sanitation and ventilation.

2. Balanced dry feed and nutritive green fodder and silage should be given to them for the sake of high productivity and better health.

3. Anaerobic tanks, attached to the baras, should convert animal dung into fuel gas and non-pathogenic fertilizer.

The Orangi lanes adopted modern sanitation after OPP engineers discovered low-cost methods of constructing underground sewerage lines, manholes, and pour flush latrines. Guided by the sanitation experience, we are now engaged in lowering the cost of drip irrigation, windmills, baras sanitation, biogas plants, and feed mills. In the light of our research and testing our present assumptions are:

1. These innovations are eminently suitable for peasant proprietors, owners of five to ten acres, who work with their own hands. Many thousands of them live in Karachi goths.

2. The adoption of these innovations will greatly increase the productivity and profit of peasant proprietors and make them commercial suppliers to the Karachi markets.
3. On account of higher production at lower cost, the adopters will be able to repay the entire investment in four or five years. We have seen this quick recovery in the case of the thallas which invested in mechanized block-making machines. We will soon complete our demonstrations and find out whether our assumptions are justified.

To help the gotth peasants make this transition from barani culture to modernized farming and herding, both technical guidance and credit are required. In the initial phase merely verbal instruction will not be enough. Installation of drip irrigation, or sprinklers, or windmills, or biogas plants will have to be done on a turn-key basis by well-trained project teams. Later the skill will spread—the learning capacity of our artisans is no less than that of the Japanese or Chinese. We know how quickly the Orangi masons have learnt the art of low-cost sanitation, or the thallawalas the art of mechanized block-making.

We are making sure that, like technical guidance, adequate credit is also available. The Orangi Trust is in a position to advance medium-term loans for the innovations. In course of time, let us hope, the Pilot Project’s research, its pioneering demonstrations, and its profitable loans will turn the attention of leasing companies to this vast group of potential clients, the peasant proprietors, who work hard, live frugally, and are shrewd entrepreneurs.

The Pilot Project discovered that the regeneration of stagnant barani culture was a complex task. It required research, many trips to NARC, much reading and consultation, testing, demonstration, training of project teams, and credit. But we are confident that, after seeing the successful demonstrations, many peasant proprietors will become our clients. Already we have a small waiting list. They will lay the foundation for real development in the arid zone. They will be the role model for the educated youth who are leaving their ancestral farms in disgust.

Let me make it clear however that, side by side with modernization of farming and herding, the Pilot Project also desires to promote every possible non-farm employment. Here credit is the main requirement. We found that there is ample scope for expansion of petty trade small business, or cottage craft, if loan capital is provided. The Orangi Trust is receiving many such applications.

In the case of the fishermen of Ebrahim Hyderi, Orangi Trust credit proved a real saviour. Private money-lenders were charging them 200% interest (being Muslims they named it patti [share] not interest) and appropriating one third of the debtors’ income. In February 1993, Yusuf Shah, Secretary of the Ebrahim Hyderi tanzeem, came to the Pilot Project. I was deeply impressed by Yusuf Shah’s sincerity and decided to do what I had done in Comilla thirty years ago, i.e., break the stranglehold of the mahajans or moneylenders. Between February 1993 and January 1995, loans totalling Rs 4.97 million have been advanced periodically to 147 fishermen. As at 31 January 1995, they have paid back Rs 2.59 million principal, and Rs 482,364 markup. Thirty-five loanees have repaid their loans in full (Rs 1.31 million). As yet there has not been a single bad debt. The Trust loans are generally returned in two to three years, with only eighteen per cent declining interest (or rather, markup) instead of two hundred per cent interest (or rather, patti). We draw the following conclusions from the Ebrahim Hyderi figures:

1. Fishing is a booming business.
2. Fishermen can produce strong tanzeem and honest leaders.
3. Fishermen can quickly free themselves from moneylenders (including the Orangi Trust).
4. No bank can get better clients than Ebrahim Hyderi fishermen.

We are now presenting to Ebrahim Hyderi tanzeem plans to set up a feed mill, to build sanitary baras with attached biogas plants, and to construct underground sewerage lines and a treatment plant, to safeguard the health of the entire community.

I conclude by giving a table showing disbursement and realization of rural loans:
Chapter 18

THE GOOD EARTH OF DILDAR GOTH

Thirteen years ago I set up the Orangi Pilot Project (OPP) to study the problems of housing, sanitation, health, and employment in Karachi's biggest katchi abadi. We tried to understand how the people themselves tackled their problems, and after understanding their ways, we tried to establish sustainable institutions to support their efforts. Ten years of action research gave us many social and economic insights; we wanted to extend our activity into the adjoining villages; but our limited resources made us hesitate.

Then suddenly riot and arson pushed us into Dildar goth. In 1990, as an utterly insane reaction to something that happened in Hyderabad, a Balochi colony in Orangi was attacked and sixty-eight houses were burnt. The Balochis ran away to seek shelter among their kinsmen in Dildar goth. OPP assumed the peace-making role, as it had done in 1986 after the mohajir-Pathan riots. With the help of Karachi's Commissioner, OPP repaired the damage and brought back the Balochis to their old abodes. It was this relief operation which took us to Dildar goth, where I made friends with Wadera Allah Buksh and his cousin, Mohammad Husain.

Wadera Allah Buksh astonished me. Journalists have taught me that waderas are monsters of opulence and oppression. I saw no such signs in Allah Buksh. His wealth and behaviour were not much different from other elders. He was selected by tribal custom. He seemed genuinely concerned with the welfare of his clansmen, and they seemed to follow his advice. In all subsequent dealings, we found him completely trustworthy.

My life has been spent in rural development. I have worked
in the villages of Comilla, Daudzai, and Gilgit. When I came to Dildar goth I naturally looked around with expert curiosity. I was told that two hundred years ago some Rind Balochis had settled around small springs in eight villages. Dildar goth is one of them, located ten kilometers west of Orangi. The area is arid, with scanty rainfall and uncertain cultivation of maize and millet. Goats and cattle are the main source of income; however the land is deforested, overgrazed, and barren. Many villagers earn their living in Orangi, selling milk or fodder, or working as labourers or donkey-cart drivers. Such employment enables them to avoid starvation, but not the poverty trap.

When I asked the villagers how their condition could be improved, they promptly replied that they should be provided with salaried jobs and canals. They were asking for the moon. No one can provide them enough salaried jobs or canals. However my old eyes saw a great potential in their barren earth, a potential which they did not see. I tried to transfer my vision to Allah Buksh and Mohammad Husain.

'Look, your seventy families have seven hundred acres of land. Nearby is the huge Karachi market which needs unlimited quantities of timber, fruit, vegetables, and milk. Your men and women can produce that from your land, make good profit, and become rich. Why don't you?'

They said, 'We do not have water for irrigation.'

I said, 'It is true that you do not have canals for growing sugarcane and rice like Nawabshah. But still there is enough spring water, if you use it thrifty for growing trees and fodder.'

'What do you mean by thrifty use?'

'Take the water from your spring by donkey cart, and feed each little sapling a cup of water, like feeding a baby. After all, the sapling needs only a little moisture for its roots. As the trees grow they take care of themselves, enrich your soil, feed your animals, and make you rich.'

At first Allah Buksh and Mohammad Husain were astonished. But after much animated discussion Mohammad Husain agreed to try this donkey-cart-baby-feeding approach. Then he raised a more serious objection.

'All right, we can carry the spring water, but unless we level the land and put a fence around to keep out the goats, we cannot grow trees or vegetables. We do not have the money for

levelling and fencing. Neither do we have money for buying really good cows.'

Orangi Charitable Trust (OCT) could solve that problem, as it was doing for the family enterprises of Orangi. I said, 'OCT will lend money for fencing and cows, if you agree to repay in monthly instalments.'

There was some haggling, but finally Mohammad Husain agreed that monthly instalments could be paid from the sale of fodder, vegetables, and milk.

'But' he said firmly, 'we will not mortgage our land.'

'OCT does not demand mortgage or collateral. You will get the loan if Allah Buksh and one other elder guarantee payment.'

I invited Mohammad Husain to come to the OPP nursery and see the sixteen species of forest trees, fourteen species of fruit trees, eight kinds of arid-zone grasses and shrubs, which could convert his barren land into a gold mine. He came and saw. He also had many reassuring conversations with Hafeez Arain and Ikram Chouhan, our social organizers. In February 1991 he took a loan of Rs 25,000. Then, in his own words, he was hooked. He told me, 'You have given me a kind of heroin. Day and night I think of my garden.' His wife complained to Hafeez Arain, 'What have you done to my old man? He does not stay at home. He has removed his bed and sleeps with his trees.'

With the borrowed money and his savings he fenced four acres and began to plant trees and fodder. He bought more cows. At first the little trees did not respond to his love. Many withered and died. Then a family feud almost ruined him. One nephew killed another nephew and Mohammad Husain had to spend a lot of money to hush up the matter.

But he persevered. His garden is growing. He has eighty healthy coconut trees, fifty chikoo, forty date palm, fifteen pomegranate, and a lot of forest trees. He has grown fodder and is selling 2.5 maunds of milk daily. He has repaid, in spite of his misfortunes, Rs 15,000 of the loan. He is eager to install a small pump, but OCT does not give a new loan till the old one is repaid.

Mohammad Husain was a pioneer whose example was soon followed by others. Foremost among them was Duda Khan. He already owned the biggest herd of cattle. Now he decided to
grow trees, fodder, and vegetables. Duda Khan is an excellent manager. He sank a shaft to the underground spring, installed a pump and found enough water. He fenced four acres for himself and four acres for his brother. Duda Khan likes to do things in style: instead of a hedge he erected stone walls and built neat mangers for the cattle. Duda Khan took a loan of Rs 50,000 in March 1992, which he used, along with his own savings, for building his *bara* and *bagh*. His peasant sturdiness and shrewdness has made him rich. By May 1993, after just fourteen months, he has repaid Rs 51,000. With the next instalment the remaining markup will be paid. His garden has 117 coconut, 100 date palms, fifty *chikoo*, twenty-one pomegranate, and *kikar* (*Acacia*), *safeda* (*Poplar*), *ber* (*Ber Local*), and *imli* (*Tamarind*) trees. He sends five maunds of milk, worth Rs 1,400, to the city every day. I am told that in the last season he sold his peppers for Rs 11,000.

Other peasant entrepreneurs also came to OCT: Rasul Buksh and Abdul Ghani from Jokhio village, Rahim Buksh from Rais goth, and many others. With the loan money Rasul Buksh improved his well and pump, grew fodder and vegetables, and planted forest and fruit trees in forty acres. He also made a betel-leaf green house. He was so eager to expand his operations that he became tardy in repayment. Abdul Ghani was more meticulous. Adding his own Rs 25,000 to a Rs 20,000 loan, he has developed a very profitable farm and orchard of twenty acres. He repaid the entire loan in twenty months. Rahim Buksh borrowed Rs 30,000 in October 1992 and by May 1993 had repaid Rs 15,000. He is earning a good income by selling vegetables and has grown a chikoo garden and lots of forest trees.

Credit empowered the peasant entrepreneurs to expand production. It also enabled them to expand trade. At the time of what they commonly call *Bakra Eid*, farmers used to fetch animals from the interior and fatten them for a few weeks before sale. These temporary traders had to pay heavy interest and half of the profit to the private lender. In 1995 Balochi traders borrowed Rs 565,000 from OCT in the first week of May. Next month, in the first week of June, all of them paid back the entire amount plus Rs 9,685 markup (1.7%). They were rather cagey about telling us exact figures, but we guess their net profit was not less than twenty per cent. No bank can find better clients than the OCT Balochis.

For two years we offered this package of advice—forestry and animal husbandry managed by peasant entrepreneurs for supplying the Karachi market—to the Balochi Dildar goth and the Sindhi Sobhri Jokhio goth. We found many peasant entrepreneurs—shrewd, sturdy and thrifty—who were eager to accept the package. Meanwhile others of the same kind living in adjoining villages closely watched the innovation, and desired to adopt it. In June 1992 we began to expand the programme. Till the end of May 1993 it has reached twenty-two goths. 141 loans have been given, amounting to Rs 27.2 lakh,—nineteen for land and water development, eighty-seven for cattle, and thirty-five for small business. Rs 16.4 lakh have been repaid with Rs 1.76 lakh markup. The shrewd entrepreneurs have earned a lot of money within a very short time, and in *halal* not *haram* manner, honestly not fraudulently.

We are very impressed by the booming Karachi market and the competence, both as producers and as traders, of our shrewd, sturdy, and thrifty peasant entrepreneurs.

I draw the following conclusions from three years' experience:
1. There is an enormous consumer market in Karachi, and villages are now linked to the city by roads, transport, and communications.
2. The land around the villages has the potential to grow forest and fruit trees, and fodder for cows and buffaloes.
3. Everywhere there are shrewd and sturdy peasant entrepreneurs who can actualize this potential.
4. They need a little economic and technical guidance—a clearer vision of the consumer market and of the productive capacity of their land.
5. Above all, these peasant entrepreneurs need credit at bank rates without red tape and corruption.
6. Both guidance and credit require neither foreign aid, nor subsidies, nor special allocations, nor new battalions of officers. Guidance is an inexpensive mutual educational effort, and credit is self-supporting.

After looking at the good earth of our goths, I can see no economic or technical reason why Karachi should get its milk and butter from European farmers, when our good earth can
nourish trees and grasses, buffaloes and cows; and when thousands of shrewd and sturdy peasant entrepreneurs are ready to supply our needs, if we give them a little guidance and a little credit.

For the arid zone around Karachi, a package of forestry and animal husbandry managed by peasant entrepreneurs is a quick and inexpensive rural development option. In connection with animal husbandry, let us remember that it was in the Indus valley that, seven thousand years ago, the elephant, the bull, and the buffalo were first tamed. In connection with forestry, let us remember that Babar relates in his *tuzuk* that he hunted the rhinoceros near Attock.

### A LOVER'S COMPLAINT

In his famous poem, *Shikva*, our great poet, Allama Iqbal, teaches us to complain even against God, and our saints assure us that God does not resent a lover's complaints. Emboldened by such preceptors, I dare to complain against our Press, hoping to be forgiven or ignored, because I am, like most educated persons, an old addict—a newspaper junkie. If any morning I do not get my daily dose of *Dawn* and *Jang* I get withdrawal symptoms. And I have been a regular devotee ever since I became a Pakistani in 1951.

But in addition to the Pakistani papers I am also addicted to British and American papers. I belong to a generation whose foremost leaders, Muslim or Hindu, were synthesizers, who welcomed Western values of rationalism, humanism, and secularism, and for whom the English language was not a fetter but a useful weapon. Deeply rooted in our own culture, these leaders, and we, their followers, were free from both the apish imitations and the false phobias of today. I acquired the habit of reading foreign journals as a student, and have been lucky enough to practise it without a break. My ‘international’ addiction has been reinforced by residences as a student and teacher in British and American universities.

Comparisons are odious; but an old man of my background cannot help making comparisons. The British or American media have many faults, which are well known. However, they do not fail in discharging their most important function, viz. to analyse, inform, and educate. When a serious problem arises, or a serious crisis develops, they do not ignore or dismiss it. They probe the problem, explore its dimensions, and present differing points of view. I have noticed sadly that our Press has generally failed to perform this function properly.
Let me give an example: From 1964 I was a frequent visitor to the United States. I realized that the nation was facing two serious problems because these problems were being ceaselessly discussed in the newspapers, on television, in the universities and lecture halls, in books and magazines. It was impossible to ignore them. The first problem was discrimination against the blacks, and the second was American involvement in Vietnam.

I saw how public opinion was built and mobilized through the mass communication media: how it finally resulted in the promotion of the anti-poverty programmes and the demand for withdrawal from Vietnam.

At this time, i.e., from 1964 onward, my country, Pakistan, was also facing a most serious problem: the discontent in East Pakistan, the alienation of the Bengalis, their sense of deprivation, their grievances and demands. I was living in Comilla, reading Bengali newspapers and listening to the Bengalis. I could not help seeing that we were passing through a national crisis which was more threatening than America's treatment of the black minority or its military intervention in Vietnam. Yet, if I came to Karachi and read Karachi newspapers, I discovered that there was really no crisis; discontent or agitation in East Pakistan was due to a handful of 'miscreants', misguided by our eternal enemies, the Hindus. All that was needed was to remind the Bengali Muslims of their faith in Islam and Pakistan. Evidently the media failed to perform its function—to understand, to inform, and to educate—and the crisis came to a terrible climax.

The deficiency of our media is ascribed to jealous control by the rulers of the day. But that explanation is only partially true. The Press and media of a nation, as well as its politics are, are a reflection of the nation's character, its passions and aspirations, its intellectual and spiritual life. From the sociological point of view the government or rulers of a nation, or its Press and media, is not the creator of the nation's character but its by-products.

A student of our history can reasonably argue that military dictatorships prevail among Muslim communities because we worship our imperial past, conquering generals are our heroes, and our hearts leap up when we behold a military parade.

It is hazardous to describe the character of a community, but for the sake of analytical understanding some tentative statements must be made. Tentatively, for argument's sake, may I suggest that our Press and media are moulded by, and also cater to, some of our basic traits.

The first and foremost of these traits is orthodoxy. For the sake of faith, fear, or favour most of us prefer to be orthodox. Orthodoxy is based on taqlid—conformity. Orthodoxy teaches us to despise kafirs (unbelievers), zindiqs (non-conformists), and rafis (deviants or heretics). Orthodoxy assigns the utmost importance to rituals and dogma. Our devotion to orthodoxy makes 'sacred' not only public and dogma, but also large segments of the political, social, and economic spheres. Now, that which is declared sacred must be reverentially confirmed. It is sacrosanct. It cannot be subjected to profane critical inquiry. 'Reason' can be employed only to uphold the sacred.

We have also made our history sacred. It would be sacrilegious to criticize our Imams and heroes. Only the heretics, the rafis, can practice tabarra (disassociation censure). We worship our imperial past. We are constantly told that in the past we were the greatest and the best. Therefore, at present also, quite logically, we are the greatest and the best. Even if we do not appear to be the greatest we are still the best. And we can again become the greatest if we would take the trouble to follow the example of our ancestors. This ceaseless trumpeting of our greatness has given us an invincible megalomania.

We are told that our decline and fall was not due to any inner weaknesses or contradictions, but was brought about by the intrigues and conspiracies of our enemies. And we are warned that our enemies are still intriguing and conspiring against us. This comfortable explanation of our decline, and this constant warning against intrigues and conspiracies, has given us a pervasive paranoia.

Megalomania combined with paranoia confirms our faith but makes us averse to dispassionate analysis, or agonizing self-appraisal, or a critical evaluation of our past or present. Consequently it makes us incapable of realistic planning.

Our Press and media are functioning within this framework and catering to our orthodoxy, our megalomania and paranoia. And, on the whole, in spite of many limitations, they are doing a surprisingly good job.
Every morning, the first thing I do is pick up my copy of Dawn and Jang and take my daily dose of the Pakistani view of us and the world. For my second dose I read the Economist and the Guardian of London, and Newsweek. And I thank God for His kindness.

Chapter 20

The Pursuit of Happiness

When I was a student my professor of European History told this parable: An old woman lived in a hut on the Atlantic seashore. Everyday the tide crept into her hut, and the old woman, armed with a broom, struggled to sweep it out. Our professor used this parable to describe the futile efforts of European monarchs trying to suppress democratic movements in the nineteenth century.

Now I have found a new application for the parable: I feel that my friends and I are very much like the old woman sweeping the Atlantic tide with a broom. It is our misfortune to be misfits; we are misfits not only because we are old. We are misfits because we do not gladly accept the dominant cult of our age.

We still think that old sages—Chinese or Indian, Greek or Muslim—are right. Elucidating mankind’s spiritual tradition, its perennial philosophy, the sages teach that, if we want to be happy, we should severely control our instinctive desires, curtail our covetousness, lust, and gluttony, restrict our needs, be frugal, contented, and detached.

On the other hand, the dominant cult of our age proclaims that we should seek happiness through indulging our ‘natural’ appetites, increasing our needs, acquiring as much wealth and power as we can.

Of course, in neither the past nor the present was the advice of the spiritual sages followed by most people; but our ancestors, in East or West, even when they did not follow the advice, at least did not deny its validity.

The dominant cult of our age, however, rejects the perennial philosophy as irrelevant, as escapism. R.S. Tawney, in his classic
book, *Religion and the Rise of Capitalism*, describes how this ideological shift took place in Europe, and consequently how a brutal civilization was established, based on industrialism and militarism, which rapidly overwhelmed the whole world.

Malcolm Muggeridge wrote in 1958:

> This increasing uniformity of the world, brought about by the uniformity of desire, is obscured by seemingly contrary tendencies. Thus Russians and their satellites and the Chinese are supposed to want Communism; Americans and their satellites are supposed to want freedom. We Western Europeans are supposed to prize our Christian civilization... Pandit Nehru and his colleagues try with increasing difficulty to convince themselves that what they want is British-type welfare and parliamentary democracy... Very few Russians, Chinese and satellite peoples really want Communism; very few Americans really want freedom; very few Western Europeans really care much about Christian or any other civilization; very few Indians really want welfare and parliamentary democracy. What they all want, and what practically everyone else wants, is what the Americans have got—six lanes of large motor cars streaming powerfully into and out of gleaming cities; neon lights flashing and juke boxes sounding, and skyscrapers rising, storey upon storey, into the sky... Driving at night into the town of Athens, Ohio (pop. 3,450), four bright coloured signs stood out in the darkness—GAS, DRUGS, BEAUTY, FOOD. Here, I thought is the ultimate, the logos of our time, presented in sublime simplicity...

> There are, properly speaking, no Communists, no Capitalists, no Catholics, no Protestants, no black men, no Asians, no Europeans, no Right, no Left and no Centre... There is only a vast and omnipresent longing for Gas, for Beauty, for Drugs and for Food.

This was written more than thirty years ago. Since then, with every passing decade, the cult of Consumerism has grown stronger and wider. The Americans, of course, have marched farther on the gleaming road, and everyone else is eagerly following behind them.

Expert advertisers, the copywriters, are the priests and prophets of Consumerism. Cleverly utilizing the science of psychology, they have developed very subtle and sophisticated methods of manipulating our minds. They have learnt to bypass our prudential reason and penetrate into the dark depths of our subconscious.

If they want us to buy cigarettes, they do not waste their time proving that smoking is good or necessary. Instead, through fascinating pictures, smoking is associated with fantasies of foreign travel and high society. Cigarette in hand, we stand before the Tower of Pisa or the pyramid of Giza; cigarette between our lips, we drive sports cars or smile at charming ladies.

It is suggested to our subconscious that if we buy certain kind of shoes we become like Javed Miandad; if we drink one brand of tea we become like Imran Khan; another brand is poured for us by women of stunning beauty.

Our instinct of gluttony is encouraged by assuring us that if we buy some digestive pills we can eat all the rich foods in the world.

With their expert knowledge of psychology the cunning copywriters make our children addicts of bubble gum, toffees, supari, (betel nut) and soft drinks.

With expert assistance from advertising wizards who knew how to stimulate our greed and get-rich-quick fantasies, common men have just run away with the life savings of thousands of pensioners and widows.

Consumerism flourishes by promoting covetousness, lust, and gluttony. The wizards are supreme masters of this black magic—they are equal to, if not superior to, Mephistopheles. It seems that the poor sages who denounced covetousness, lust, and gluttony have been defeated.

But not really. They are still right. They said that covetousness, lust, and gluttony cannot give us happiness or peace, because indulgence in these ‘natural’ passions creates discontent, discord, corruption, and conflict, which ultimately result in suffering for individuals and communities.

Who, except the wizards and the black magicians, can say that Consumerism—the cult of Gas, Beauty, Drugs and Food—has really made the Americans happy or will really make us, their imitators, happy?

Let me end with another story. Long ago there lived an old Sufi, a genuine pir, frugal and contented. One day his worldly disciples complained about the excessive price of meat. 'We have made it cheap', said the pir. Meat-loving murids were delighted to hear this good news. However, they enquired, 'How has Your Honour done it?' Pir Sahib replied: 'We will not eat it; we will not buy it.' Maybe that is the way to face the tide of consumerism.
Chapter 21

UNITY AND DIVERSITY

Christianity is a world religion and the foundation of a worldwide civilization. In the world of today it presents to us a picture not of uniformity but of diversity. There is undoubtedly an underlying unity, but intelligent observers do not deny or ignore the absence of uniformity and the presence of multiplicity.

Let us take note of three important aspects of this lack of uniformity among our contemporary Christians:

1. There is no ritual uniformity. On the other hand there are numerous sects and denominations.
2. There is no one Holy Christian Empire. On the other hand there are numerous sovereign states. In other words there is no political uniformity.
3. Even within the sovereign states there are, despite of a common church, conflicting social, economical, and regional interests and groups.

Priests and tyrants have always hated dissent or non-conformity. In their historical past Christian mullahs and dictators tried their best to impose and enforce uniformity.

1. They tried to eliminate sectarian deviations by inquisitions, persecutions and pogroms.
2. They tried again and again to establish and expand a Holy Christian Empire and crush regional aspirations.
3. They tried to make the existing social and economic order permanent by calling it divine and crushing protests against its sanctity.

Christianity has a long history which has taught some salutary lessons to the Christians:

1. Dissent and sects cannot be eradicated by inquisitions, persecutions and pogroms, Toleration not suppression is the real solution to the sectarian problems.
2. The dream of one great united Holy Empire encompassing all Christians cannot be realized in this imperfect world. Regional and national aspirations, sooner or later, undermine and shatter every empire. In an imperfect world Christians must reconcile themselves to living under separate states, some of them non-Christian, like China, India, Egypt, or Japan.

3. Internal dissensions in a sovereign state—conflicts of social, economic or regional interests or groups—cannot be settled by sermons on the unifying rituals of the church. Such conflicts can be resolved only through the political and legal processes of re-adjustment and reform.

Sanctification by the church of old social and economic practices, which some sections of society consider unfair and oppressive, cannot satisfy disgruntled groups.

For the sake of internal peace and stability, the social and economic order should be considered, not divinely perfect as the medieval churchmen declared, but as humanly imperfect, requiring revision and reform.

Like Christianity, Islam too is a world religion and the foundation of a world-wide civilization. In the world of today, Islam too, like Christianity, presents a picture not of uniformity but of diversity. Of course there is an underlying unity, but it is a diversified unity. No intelligent observer can deny the absence of uniformity and the presence of multiformity.

Apart from starry-eyed apologists, none can deny the presence of the same three important aspects of non-uniformity among contemporary Muslims.

1. There is no ritual uniformity. On the other hand there are numerous sects. (The proverbial number mentioned in our literature—seventy two—is probably an exaggeration).

2. There is no one Holy Muslim Empire or ‘Khilafat’. On the other hand there are numerous sovereign states and large numbers of Muslims are living in non-Muslim states as China, India, England, etc. In other words there is no political uniformity.

3. Even within the sovereign Muslim states there are, in spite of a common religion, conflicting social, economic and regional interests and groups.

Historical attempts by Muslim ideologues and dictators to impose and enforce ritual, political or social uniformity have suffered, more or less, the same fate as the attempts by their Christian contemporaries:

1. Heresies and sects were not eradicated completely, neither by the mulla’s fatwa nor the sultan’s sword.

2. Muslim empires did not last longer than Christian empires. Both were ultimately shattered and dismembered by revolts and rebellions.

3. Sanctifying fatwas could not make any status quo eternal and stop the process of social and economic change or even revolution.

Our Christian contemporaries have learnt salutary lessons from their history. But we Muslims are too enamoured of our past to examine it critically. We are obsessed with it. Most of our ideologues are unwilling to accept the complexity of unity in diversity. They desire simple uniformity and conformity like their medieval preceptors.

1. Even today there are in our midst prestigious mullahs who would love to eradicate ‘heretics’ and ‘sectarians’ by arguments and fatwas, and if necessary by physical force. The ‘heretics’ and ‘sectarians’ in their turn are as determined to fight it out as they were in the middle ages. Sincere believers in toleration, those who gladly accept ritual non-conformity, are as yet an insignificant minority among us, though their number may be growing.

2. Following in the footsteps of Jamaliuddin Afghani our most influential ideologues have been Pan-Islamists. They want us to yearn for the Universal Holy Muslim Empire and strive to establish it once more in the twentieth century just like the early Muslims of the seventh century. The Pan Islamists want us to love imperial glories in an era of nationalism.

The quixotic basis of Pan Islamism was exposed when Kemal Ataturk abolished the Holy Khilafat, while our enthusiastic leader, Maulana Mohammad Ali, was mobilizing us to support it, and the Arabs were revolting against it.

I myself as a young man loved the doctrine of Allama Mashriqui, that Indian Muslims should strive for ghilbe r Islam, (Islamic domination) which in effect meant that Muslims should
dominate the whole of India, and establish once more a Holy
Muslim Empire, just like Sultan Mahmud or Babur Badshah.

It is only now when I am an old fool that I wonder at the
power of that fantasy. It is only now that I perceive that my
nostalgia for the Holy Islamic Empire was as unjust as the
nostalgia of Mussolini for the old Roman Empire. I am a lonely
fool.

Our own state of Pakistan, like other contemporary states, is
beset with social, economic and regional conflicts. We are indeed
fortunate that we profess a common religion. It is a social and
moral bond of inestimable value, a precious inheritance. But let
us not delude ourselves that a common religion automatically
prevents or resolves every social, economic or regional conflict.
I think this is the lesson we should learn from the history of
our relations with the Muslims of Bengal.

No human institution is more closely knit than the family.
Yet unredressed grievances have destroyed the unity of many
a family.

Social, economic and regional conflicts within a sovereign
state, in our twentieth century world, cannot be resolved by
the unifying bond of ritual religion. These conflicts can be
resolved only through the sincere and uninhibited use of those
institutions specially designed to resolve them in our era viz:political parties and interest group associations, elections,
legislative assemblies, law courts, free expression of views in
public debate, etc.

Let us be grateful for the unity (however limited) which
ritual religion provides us with. Let us be grateful that we can,
in spite of our differences and disputes, in spite of our
conflicting interests, come together in the mosque, and on Eid
days embrace even our enemies. But let us not pretend that the
visit to the mosque or the Eid embrace, permanently abolishes
all class distinctions, all conflicts of interests, all unjust
privileges, all exploitation, all grievances, all enmities. To reach
that happy stage, something more, much more, than ritual
prayers and Eid embraces is needed.

Chapter 22

REPLICATION OF ORANGI

Some skeptics often ask me this question: 'Is it possible to
replicate elsewhere what has been done in Orangi?' Then,
ignoring my answer, they declare, 'No. It is impossible, because
Orangi is unique, and you are unique—extraordinary,
charismatic.' And so the discussion ends there. Alas, such
skeptics belong to our elite classes. They are VIPs. At present
they control our destiny.

On the other hand, many humble activists from poor
communities come to Orangi to examine how poor, common
people like them have built underground sewerage lines and
sanitary latrines, learnt hygiene and family planning, set up
community schools, and promoted micro enterprises. They
observe attentively OPP's practice of giving social and technical
guidance and credit. After intense scrutiny they tell me that
they have similar problems and will try similar solutions. Unlike
the high-flying skeptics, these lowly field workers are not
repelled by my (imaginary) 'charisma'. They are really interested
in my methodology and how it can be applied in their
community. And some of them have actually started replicating
our system. The trend began three or four years ago, very slowly
and gradually, but is now showing a steady increase. Let me
give examples of the replication in other communities of two
Orangi programs: low cost sanitation and micro-enterprise
credit.

When OPP began its research in April 1980, lack of good
sanitation i.e. proper disposal of excreta and waste water, was
certainly Orangi's most distressing problem. People had
somehow built houses, but filth was flowing in the lanes,
damaging both health and houses. Deluded by the alluring
promises of their demagogic leaders, the people expected that
sewerage lines would soon be provided by official agencies as free gifts. After one year's research, OPP came to a different conclusion. It gave a hard message to Orangi house-owners: build underground sewerage lines in your lanes yourself, with your own money, under your own management, and also maintain them yourselves. Consider the lane as an extension of your house, and take care of the lane as you take care of your house. You have to make only a small investment of time and money to reap great benefits to your health and property. The alternative is to wait indefinitely for the free official lunch. Unfortunately your officials are too callous, and too corrupt, to construct and maintain sewerage lines in Orangi's six thousand lanes. While you wait, the filth is growing like cancer, and will spread disease and waterlogging.

OPP offered social guidance for lane organization, and technical guidance for low-cost construction. After some initial grumbling, Orangi house-owners gave up the delusion of obtaining free sanitation. They escaped from the dependency trap, and assumed the responsibility for their own well-being. In fifteen years, from 1981 to May 1996, they themselves constructed 5610 underground lane sewerage lines (1,406,566 rft), 398 secondary drains (163,543 rft), and 85000 sanitary pour-flush latrines. They invested Rs 67,707,044. In return they have controlled disease and waterlogging, protected health and houses, popularized collective action, and gained social cohesion. Orangi has become a convincing demonstration of self-help for other poor bastis.

Lack of good sanitation is the bane of all bastis, as it was of Orangi. And the only quick and permanent way to eliminate it is to do what the people of Orangi have done. Activists from other bastis were deeply impressed by what they saw in Orangi. They talked for hours with lane managers and OPP's technicians and social organizers Upto May 1996, construction of self-financed and self-managed underground sewerage lines and pour-flush latrines has been started by OPP trained activists in the following places:


b. Sukkur, in collaboration with UNICEF-Urban Basic Services: 3 katchi abadis.


d. Lahore: 5 katchi abadis. YCHR has set up a technical unit with the help of South Asia Partnership and the Swiss Embassy, and is receiving many requests for technical guidance. A Christian colony, Yohanabad is doing the same.

e. Gujranwala: 1 katchi abadi. An NGO—Organization for Participatory Development (OPD)—has also set up a technical unit with the help of aid-giving agencies.

f. Faisalabad: 3 katchi abadis

g. Sialkot: 1 katchi abadi

h. Okara: 1 katchi abadi

And every month more NGOs are coming to Orangi for social and technical training.

Along with low cost sanitation, micro-enterprise credit program is being adopted by other community-based organizations (CBO's). To meet the dual challenge of inflation and unemployment, the working class people in Orangi, as elsewhere, are setting up family enterprises, modifying homes into workshops, making females active economic workers instead of mere dependents, thus making all members of the family wage earners. On account of low overheads and cheap labour, family enterprises are extremely competitive, and there is a great demand for their products and services. There is great scope too for expansion if they could get credit capital at reasonable rates. But generally micro-entrepreneurs cannot get loans from scheduled banks because of formalities, and demand for collateral as well as bribes.

In September 1987 Orangi Charitable Trust (OCT) was registered to fulfill this need. OCT borrowed from banks, according to current rules without any concession, and then lent to micro units, without red tape and collateral. OCT could take greater risks and bear losses of bad debts because it was
neither the custodian of depositor’s money, (it did not accept any deposits), nor a profit-maker for its shareholders (it had no shareholders and gave no dividends). Later, OCT also got donations from the Bank of Cooperatives, the Swiss Embassy, the World Bank, and above all the BCCI (now INFAQ) Foundation, and acquired its own revolving funds.

OCT was aware of the hazards of lending without collateral to small entrepreneurs. It knew very well that default and even blackmailing was the prevailing culture, both of the rich and the poor. Nevertheless, OCT believed that if it behaved honestly and faithfully, the debtors too, in course of time, would respond in the same way. After having suffered losses at the hands of local bullies and swindlers, and patiently endured blackmail (including blasphemy cases in Punjab courts), OCT has learnt the art of selection and recovery, and established a growing circle of competent and honest borrowers.

From September 1987 till June 1996 OCT has given 4319 loans, amounting to Rs 69.37 million. Of these 2515 loans have been repaid in full. 1804 accounts are open with a balance of Rs 22.23 million. Rs 47.05 million has been repaid as principal and Rs 3.91 million had to be written off as bad debt (principal Rs 3.04 million—4.38% of total loan, mark-up Rs 0.87 million—7.55% of total mark-up). Borrowers belong to 63 kinds of professions—manufacture, trade and services. With the help of credit they have bought equipment, purchased raw material, and increased production and employment. Successful entrepreneurs have become role models for neighbours and relatives. Family enterprises are sprouting in every nook and corner of Orangi. The circle of competent and honest clients is growing steadily. The bullies, swindlers and crooks are getting off our backs.

Visiting community activists are as impressed by the spread of family enterprises as they are by the spread of sanitation. They are fully aware of the importance of promoting gainful work to create employment. It is the backbone of every community. They are also aware of the need for credit, and the wonders extra capital can perform. For the last three years activists from outside have been taking training and starting micro-enterprise credit programs. The following groups have affiliated themselves to OCT:

- a. Karachi city: 12 groups, 195 loans, amount Rs 3.69 million, repaid Rs 2.10m, with Rs 0.65m mark-up.
- b. Karachi goths: 7 groups, 339 loans, amount Rs 10.74m, repaid Rs 6.29m, mark-up Rs 1.87m.
- c. Sindh districts: Hyderabad (5 groups), Thatta (3 groups), Larkana (5 groups), Dadu (1 group). Total 14 groups, 306 loans, amount Rs 4.66m, repaid Rs 2.47m, mark-up Rs 0.57m.
- d. Punjab districts: Lahore (4 groups), Gujranwala (1 group), Faisalabad (1 group), Sialkot (2 groups). Total 8 groups, 547 loans, amount Rs 6.91m, repaid Rs 2.98m, mark-up Rs 0.71m. Total Outside groups 41, loans 1387, amount Rs 26.01m, repaid Rs 13.85m and mark-up Rs 383m.

Every month more community organizations are coming for affiliation.

Some of my friends are inclined to give too much credit to me and OPP. They think that we are like magicians who have produced progress in Orangi like rabbits out of a hat. That is an absurd and ridiculous view. Let me describe the correct situation. When I began my research in 1980, Orangi already was Karachi’s largest katchi abadi with about one million residents. They had already learnt to fend for themselves. They were building their own houses, setting up their own schools, clinics and family enterprises. I did not teach them to do so.

What then was OPP’s role? Our research revealed that the quality and pace of work which the people were doing could be greatly improved and accelerated if appropriate social and technical guidance, and convenient credit could be given to them by competent and honest supporting institutions. OPP has set up four such institutions—Research and Training Institute (RTI), Karachi Health and Social Development Association (KHASDA), Orangi Charitable Trust (OCT) and Rural Development Trust (RDT). RTI gives social and technical guidance for low-cost construction of modern sanitation, upgrading of housing and thallas, and training of masons. KHASDA gives social and technical guidance for popularizing hygiene, immunization and family planning, upgrading of clinics, and training of dais (traditional birth attendants) and vaccinators. OCT gives loans to family enterprises as well as schools and clinics. The presence of these institutions and the readily available social and technical guidance and credit, have really accelerated the pace and
improved the quality of people’s own development efforts. Both the acceleration and the improvement is clearly visible in housing, sanitation, schools, clinics and family enterprises. Visiting activists notice it immediately and are deeply impressed.

At the end of their training I always ask sincere visiting activists three questions: 1. Does your community face the same problems as Orangi? 2. Are your people tackling these problems as the people of Orangi did? 3. Will the pace and quality of their efforts accelerate and improve if you could support them, as we are supporting the Orangi people, with social and technical advice and credit? Their answer almost invariably is, ‘yes’, to all three questions. Most of them request us to give them further training and arrange help for setting up supporting institutions. Thanks to the trust of some donors in our judgement, we are able to arrange such help for truly dedicated workers.

Foreign experts ask me why the government does not follow this approach. I cannot answer that question. Government planners are addicted to the semi socialist Utopia of the welfare state popularized fifty years ago by Lord Beveridge and Mr Nehru. Our planners do not realize that they have neither the resources nor the competence and integrity to establish a welfare state. They do not realize that a welfare state cannot be established with foreign aid. A bankrupt economy cannot provide the amenities of a welfare state. However, the poor people perceive clearly the great gap between promise and performance. They are learning to fend for themselves. It would be better if the government gave up the God-like posture of being a universal provider for the poor—building their houses, setting up their schools and clinics, giving them jobs. It would be more realistic to encourage the people to mobilize their own managerial and financial resources, and support them with social and technical advice and loans.

The New Scientist, a British journal, published a four-page article on Orangi, in its June 1996 issues, entitled ‘Taming the urban monster’. I quote the last three paragraphs:

There is plenty of hyperbole about the plight of megacities. But the plight of urban poor in such places as Karachi is real enough. And
CHAPTER 23

THE PATHANS IN KARACHI

Ever since I was a college student I was fascinated by the analytical methods of Sociology. My knowledge never became truly academic. I could not get a Ph.D. degree and deliver learned lectures. But limited knowledge became a practical guide of my work. It taught me to understand important social factors.

In the immense kutchi abadi of Orangi, communities of Biharis, Mohajirs and Pathans live mainly in separate enclaves. I have observed how they adjust to the pressures of a great city, and the demands of a global urban culture. They are new immigrants to the great city. They have different backgrounds. The Biharis, born and bred in East Pakistan, possess the Bengali ethos. I am familiar with the Bengali ethos because I lived for thirty years in Bengal. I often amuse myself by watching how the Bengali ethos of the Biharis operates in, and is modified by the Karachi climate. Besides, being myself a migrant from Agra-Delhi, I am also familiar with the Mohajir ethos, an intoxicating mixture of nostalgia for a vanished Agra-Delhi culture, and defensive chauvinism of a dispossessed imperial class. The struggle for existence of Urdu-culture cultist Mohajirs in the great Karachi jungle is pathetic and tragic.

The Pathans (a blanket term not synonymous with Pukhtoons) are migrants from the vast border areas, stretching from Balochistan to Hazara, to the tribal belt, to Peshawar and Swat. They bring with them the highlanders' ethos, well defined by Ibn Khaldun, its three chief characteristics being—tribal solidarity (ashbigya), great physical stamina, and volitional tenacity. Throughout history the highlanders have been successful colonizers. In the Darwinian contest for survival in Karachi they are proving the fittest.

My father was the product of a Pathan colony in Ferozabad near Agra. He was very proud of his pure blood. In fact he was the first clansman who married a non-Pathan girl, for which I am thankful because my mother was totally free from any tribal bias. She taught me to be a humanist rather than a tribalist. My father tried in vain to make me memorize the genealogical table of our paternal ancestors, who belonged to the Mattozai tribe, and migrated to India in the eighteenth century. Unlike my father, I could not admire our great-grandfather, Asad Khan, who was an associate of a famous pindari leader, Amir Khan. When the new British rulers suppressed the marauding gangs, they pacified Amir Khan, as was their custom, by giving him the big jagir of Tonk. Asad Khan was tamed with a tiny jagir in Ferozabad. My virile ancestors, it seems, embraced the peace and order of the British Raj as readily as they had exploited the disorder of the Maratha Raj. They gladly became soldiers, policemen and civil servants. Their impressive physical appearance and reputation for discipline got them good jobs. They also excelled in peaceful pursuits: planted gardens, raised crops and made glass bangles. My grandfather, Mir Mohammad Khan, was an assistant inspector of schools. He developed scholarly tastes, which led him to seek early retirement, return to his two-storey village home, and live for the rest of his life as a cloistered sufí, immersed in books and meditations. When I resigned from the Indian Civil Service, my father told me sadly that perhaps my weird inclinations were inherited from my grandfather. I myself consider it great good luck to be a quietist sufí, like Mir Mohammad Khan, and not a plundering pindari like Nawab Asad Khan.

There were numerous other colonies like Ferozabad, where the Pathans peacefully followed their family occupations of 'service and zamindari' as my father was fond of repeating. They were prosperous and respectable. Their mango and guava gardens were first-rate horticultural feats. The Khurja Pathans were famous for their ceramics as the Ferozabad Pathans were famous for their bangles. The Pathans of Agra or Bareilly, Shajahanpur or Qaimgunj (Dr Zakir Hussain's home), Meerut or Malibabad (home of the poet Josh) eagerly adopted Syed Ahmed's educational and social reforms. Many Pathan boys, the sons of zamindars and service holders, were my friends in
Agra and Meerut colleges. We all loved our green gardens and golden fields, our forests full of nilgais and black bucks, partridges and quails, our delightful rainy season, Urdu ghazals and Indian girls. None of us had any nostalgia for the tribal wastelands of our remote ancestors. None of us really wanted to become a predatory eagle and build a lonely nest on a rocky mountain crag, although we all applauded Allama Iqbal’s exhortation:

*Taa shuheen hai, basera kar pharoon ki chatano par*

you are an eagle, build your nest on rocky crags

When I began to work in Orangi in April 1980, the settlement was only ten or twelve years old. Many immigrants were still arriving and additional sectors were being developed, new lanes and houses built, and old houses improved. I noticed the important role of the Pathans. They were the chief diggers and builders. Early in the morning in the chowks and markets one could see the long lines of sturdy highlanders, with ruddy faces and dusty clothes, sitting with some tools spread out before them. Very soon they were hired. I watched them digging. The speed with which a team of three men and donkey moved earth and stones was amazing. Here were the world’s quickest and cheapest manual diggers. With their cheap labour even low income people could afford to build houses and sewerage lines and sanitary latrines. Mohajirs or Biharis rarely sat in the line of labourers or worked as hired diggers.

I noticed another manifestation of the ‘highlanders’ physical stamina—the innumerable Pathan Pedlars. They were everywhere with their thanas, selling everything—vegetables, fruits, shoes, crockery—or collecting junk. Even their handsome little boys, big canvas bags slung across their slender shoulders, went around from one dump to another, picking rags, paper, plastic and tins for the junk dealer, earning fifteen or twenty rupees a day. And the Pathan women, sturdy like their men, came without hesitation to our women’s work centers and took away in their arms or on their heads, bundles of cut pieces of dusters and shopping bags for sewing at home. In contrast the Mohajir women felt ashamed of sewing for wages, and we had to arrange delivery of the bundles secretly to their homes. They could never carry a load publicly on their delicate heads. It took a decade for the Mohajir women to discard their false shame at wage earning. The Pathan or Bihari women were free from this handicap and got a head start.

Our sanitation programme gave us a glimpse of tribal solidarity. In 1980 there was a most distressing problem in Orangi: the residents—Mohajir, Bihari or Pathan—had built houses, but they had not built a proper system for the disposal of human excreta and waste water. This filth was flowing in the lanes everywhere and causing immense damage to health and property. While the people were expecting that the official agencies would give the sewerage lines as a gift, OPP was suggesting that the house owners on each lane should take over the responsibility of constructing (and maintaining) with their own money and under their own management, underground sewerage lines connected to pourflush latrines in the homes. This was a hard message. Its acceptance was very slow. But gradually some residents realized that self-management was the only way to save their health and property. Underground sewerage lines began to be laid in the lanes of Mohajir, Bihari and Pathan enclaves. Then we saw a clear difference: the usual disputes, delays and defaults did not occur at all in the Pathan lanes. There was collective discipline instead of turbulent individualism. Consequently coordinated planning was done on a wider scale and work was completed more quickly.

We saw striking examples of tribal discipline in Faqir and Afridi colonies. At first they watched the Biharis cleaning up their lanes by laying underground sewerage pipes. Our social organizers offered to make plans and estimates for Faqir and Afridi colony lanes. The lane dwellers did not respond lane by lane, like the Biharis, but when the elders decided to ask for plans and estimates for all the lanes, in a short time both colonies, one Baloch, the other Pathan, built complete sanitation networks.

More recently as the practice of self-managed and self-financed sanitation has spread outside Orangi to other katchi abadis in Karachi, OPP has seen the best examples of highly coordinated and disciplined work in Pathan areas like Islamia colony and Welfare colony.
Tribal solidarity operates, not formally by means of institutions or contracts, but rather informally through tradition and custom. It is an invisible but pervasive force. Where the tradition is alive it moulds the instinctive behaviour of the chiefs and the clansmen, the masters and apprentices, the elders and the youngsters. Tradition and custom oblige, on one hand the chiefs, masters, and elders to be protective guardians; and on the other hand, the clansmen, apprentices, and youngsters to be loyal retainers. How effective this tribal bonding is can be seen in the quick establishment of Pathan colonies, and the acquisition within thirty years of a near-monopoly of trucks and wagons.

In the early stages of settlement, the immigrants are accommodated in deras (bachelor hostels or camps), set up by patrons. Life in the dera is hard, strenuous but extremely cheap. With the basic needs of shelter and food helpfully provided, the new immigrants soon learn to fend for themselves. Their physical strength, capacity for hard work, and willingness to perform any service, helps them establish themselves quickly. Within a few years those who started living in jhuggis make pucca houses. Even a cursory tour will reveal the remarkable improvement made in older Pathan colonies.

Tribal solidarity and physical stamina have made the pathans the most common owners, drivers and conductors of trucks and wagons. A Pathan wagon-owner quite rightly prefers to engage younger tribals as drivers and conductors because they are, by tradition and custom, hard-working and loyal. They have not as yet acquired the Karachi habits of chasing and kamchari (stealing and shirking). The owner acts as a guardian. He trains and trusts the apprentice lads, and the lads do not abuse his trust, do not stab him in the back. Then the master assists the most skillful and enterprising driver to become an owner himself by giving him a vehicle on hire purchase. The interest rates are very high and the terms of agreement are very onerous; but default is very rare, because under tribal custom, running away with the master’s money is as dangerous as running away with the master’s wife. The physical strength, tenacious will, and mechanical skill of the borrowing driver sustain him in repaying the huge debt, and becoming an owner. Then he in turn becomes a guardian-master and assists other apprentices. The spreading effect of this ‘each one teach one’ practice can be seen not only in the case of trucks and wagons, but is also visible in the ubiquitous repair shops and other micro-enterprises. On my way to OPP office in Qasba colony I pass Benaras Chowk or rather Baccha Khan Chowk as it has been renamed in memory of the Pukhtoon apostle of non-violence. I see in Benares Chowk an epitome of Pathan ethos, an embodiment of solidarity, vitality and tenacity. Nurtured by mutual aid and hard work it has grown and prospered. There are innumerable shops and workshops. Everybody is busy. It seems to me that the Pathans of Benaras Chowk have achieved the miracle of full employment. And when the Mohajir shops in Orangi are shut down by strikes the Benaras Chowk shops are open and get extra customers.

As a result of their mutual aid and hard work, the Pathan communities are growing more and more prosperous. By the grace of God they are also growing more peaceful. Whatever tribal feuds and violent quarrels they may have in their rocky homelands, in Karachi they are at peace with themselves and their neighbours. Their spokesmen do not exude megalomania and paranoia. They do not complain of genocide. They neither demand jobs and privileges, nor do their youngsters form gangs to slaughter each other.

My father-in-law, Allama Mashriqi, interpreted the Holy Quran in the light of Darwin’s theory of the survival of the fittest. He was fond of quoting the following verse:

Wa laqad katabna fil zabue min badi zikrin
Innal arha yarisohu ibadiyas salihun
Inna fi haza la balaghal li qaumun abidin

And We wrote in the Psalm, after admonition, surely the Earth is inherited by My good servants surely this is a message for the community of servants

I do not know if the Allama would have regarded the Karachi Pathans as ibadiyus salihun—God’s good servants. But they surely are inheriting a good portion of the earth of Karachi.
CHAPTER 24

CORRUPTION AND THE ROLE OF IDEALISTS

If you read, as I do, the sermons of preachers, ancient or modern, you will learn that human beings in general behave badly. There are too many sinners and very few saints. Look how Hafiz Shirazi, who lived six hundred years ago (1320-90) describes his contemporaries:

Ein chey shorast ke dar daur-ii-qamar meerbinam
Hamaafig pur az fitna o shar meerbinam
Har kase roz-i-bahi mitalabad az aggam
Mushkil anast ke har roz batar meerbinam
Ablahan ra hama sharbat zi gulab o gandast
Qut-i-dana hama az khun-i-jigar meerbinam
Asp-i-tazi shuda majruh ba zere palan
Tawq-i-zireen hama dar gardan-i-khar meerbinam
Dukhtarun ra hama jangast o jadal ba madar
Pisaran ra hama bud khaz-i-pidar meerbinam
Hech rahme na brader ba brader darad
Hech zaqilat na pidar ra ba pisar meerbinam

What is this tumult that I see in this lunatic sphere; The whole world is full of discord and mischief. Everybody yearns for the coming of better days; But alas it gets worse every day. The fools drink syrup of rose and sugar; The wise drink their own blood. The Arab stallion is crushed by a wooden saddle; The ass wears a golden necklace. Daughters clash and quarrel with their mothers; Sons want to injure their fathers. Brothers have no mercy on brothers; Fathers have no affection for their sons.

Yet the common corruption that he saw all around did not make Khwaja Hafiz a cynic, a nihilist, a misanthrope. He did not say, as most of my contemporaries say, that there is no escape from corruption; everyone is cheating so how can I be honest; so why should I be honest. No, in the last verse of the above poem Khwaja Hafiz, whom our ancestors called Lisanul Ghai'b (The Divine Voice), offers an escape from prevailing evil:

Pind-i-Hafiz be shawar Khwaja bro neki kun
Zindeein yazhib aaz lalogohar meerbinam

Friend, listen to the advice of Hafiz: practice virtue, Because this advice is more precious than rubies and pearls.

Our Lisanul Ghai'b was in fact reiterating the gospel of mankind's sages: break the vicious circle of evil by being good; check corruption by being non-corrupt. This is not an advice which an entire community, or most of its members, can follow promptly. It cannot be enforced as a command or ordinance by a messiah, or a saviour, or a dictator. It is a message to the elect, a special invitation to the idealists, the believers in rational and spiritual values.

The idealists are a special breed. While the materialists, who are the vast majority, the common herd, worship wealth and luxury, lust and power, the idealists find delight in restricting needs, controlling passions, in frugality, modesty and humility. They find deeper happiness in helping others than in greedy self-promotion. They regard gross indulgence in food and sex, gluttony and lechery, as beastly, more suitable for bulls and bears, than for rational beings. The idealists draw their sustenance from a perennial world, an ultimate reality, which enables them to discover profound happiness in intellectual, moral and spiritual pursuits, rather than in gratification of sense desires, acquisition of wealth and grabbing of power.

A modicum of idealism, some rational and spiritual restraint, is essential for individual and communal health. Jesus Christ said when the devil tempted him with the offer of vast possessions, 'Man cannot live by bread alone'. Gross materialism, not moderated by idealism, rational, and spiritual restraints, is self-destructive. It soon destroys the individual;
more slowly but as surely, it also destroys the community. Take gluttony for example: by unrestrained consumption of rich, fatty food and strong drink you will soon lose your health and vigour. A gluttonous community will become obese and diseased. Or take lechery. A性 maniac will be shattered, physically and emotionally. A sexually promiscuous community will destroy the fundamental institution of the family, thus making parents and children miserable. And the same is true of unrestrained greed, and unrestrained ambition. Both will lead to injustice and cruelty, exploitation and deprivation, which will soon breed envy, hatred, lawlessness, banditry, gangsterism and civil discord.

The salutary influence of idealists, the practitioners of rational and spiritual principles, is not exercised through royal proclamation, rhetorical speeches or pious sermons. They influence by their way of life. They are exemplars and demonstrators. Their lifestyle—contended, modest and loving—demonstrates that rational and spiritual values are more rewarding than the utterly selfish pursuit of greed, lust and ambition. The idealists are likened to island shelters in turbulent seas, or to lamps shining in the darkness. The Holy Koran calls them servants and friends (aulia) of God, who are free from fear and sorrow, who are good guides for the worldlings. In Biblical idiom, the self-sacrificing idealists are the servants of God and the self-seeking materialists are the servants of Mammon. Jesus was convinced that 'One cannot serve both God and Mammon.'

In the lucky period of a country's history the idealists, the creative minority, thrive and grow. They are respected, and revered, protected and sheltered. There are also unlucky periods when the idealists decay and decline. They are ignored and even persecuted, and worst of all, corrupted. Having lived for eighty-two years, I have passed through both the lucky and unlucky periods. I have seen the idealists thriving and I have seen them declining. However the idealists never disappear altogether. They do not become extinct like the woolly mammoth or the dodo. By the law of human nature they arise again, after the death-song, from their ashes, like the phoenix. It is my good fortune to be a witness, in my twilight years, of a rebirth of idealism.

The period of my childhood and youth, the first half of the twentieth century, was a lucky period in Indian history. It was a very auspicious time for the idealists. They were flourishing and visible everywhere, among writers, teachers, lawyers, doctors, public servants and, above all, political activists. Educational institutions were special refuges of the contemplative idealists. What a deep impression my idealist teachers made on my young mind. They were frugal and contented, absorbed in books and ideas, loving friends of their wards, profoundly patriotic, yet cosmopolitan in their outlook, free from paranoia and xenophobia. The local councils were another arena which attracted the active idealists who wished to serve their fellow beings. Cooperatives were another refuge, like schools and councils, for philanthropic idealists. I met dozens of dedicated teachers, councillors and cooperators even in remote villages during my tours as an ICS officer. The great shelters of revolutionary idealists were the political parties. Alas, the slick demagogues of today are vastly different from the sincere ideologues of my youth. In my youth I saw idealists of all hues—contemplative, philanthropic, revolutionary—widely scattered in cities and villages, established in professions—doctors, lawyers, public servants—sheltered in institutions—colleges, councils, cooperatives and political parties. They gave a flavour to our society like salt, they leavened it like yeast.

The powerful surge of idealism, whose culmination I saw in my youth, began in the nineteenth century. It began with the realization that we had been defeated and subjugated on account of our own faults. That we should correct our failings by seeking intellectual enlightenment and moral reformation. Our ancient educational systems and our current social customs were regressive. We should modify them. We should not hesitate to learn from our conquerors the art of social and political, industrial and military organization. By enlightening and reforming ourselves, and going through the necessary apprenticeship, we too would become strong and independent. The dark night of our degradation would come to an end. This vision of revival through intellectual enlightenment, moral reformation, and provisional apprenticeship, was first seen by leaders in Japan, China and the Middle East. In India, Raja Ram Mohan Roy and Syed Ahmad Khan propagated this vision. It
was their vision which inspired the most creative idealists, those who were contemplative, philanthropic and revolutionary. It was not only an immensely inspiring vision, it was also an immensely practical vision. In a hundred years it uplifted fallen nations. After another fifty years it made them free and independent.

It is commonly acknowledged that as soon as Pakistan was established, idealism began to decay. Previously the creative idealists were inspired by the urge for intellectual renaissance, moral reformation, and spiritual renewal. This urge weakened after the sudden acquisition of great power and abundant wealth. Instead of reformation, megalomania became the dominant cult. The Muslims of Paksitan called themselves great because they had defeated both the British and the Hindus. Megalomania was fortified by paranoia and xenophobia which were manifested by ceaseless warnings against the conspiracies of enemies—the Hindus, the Jews, the Christians. Megalomania made us complacent—we were great, we were perfect, we had no need for enlightenment, there was nothing to learn from others, in fact we could teach every one else. Similarly, paranoia convinced us that not our own faults but enemy conspiracies were the source of our troubles. Megalomania fortified by paranoia banished the desire for renaissance and reformation, and extinguished creative idealism.

It is also well known that the distribution of evacuee properties, licenses, permits, plots, jobs, and loans corrupted political workers, public servants, and professionals. The idealists among them were generally seduced. A mercenary spirit, the worship of Mammon, began to prevail. It permeated even the traditional abodes of idealists: political parties, councils, cooperatives, and even schools and hospitals. Those who could not be seduced, a handful of staunch revolutionaries, were crushed mercilessly by reactionary regimes.

With the obstinacy of a dotard, I believe that I am seeing signs of a rebirth of idealism. In the first place destructive effects of gross materialism, of utterly selfish behaviour, have now become too transparent. There is a compulsive demand for reform. Secondly, in my capacity as Director of Orangi Project, I come in contact with many NGO workers and professionals. They appear to me to be very much like the idealists I saw in my youth. They have the same Utopian desire to serve others, to solve real problems, to create a better world—more kind, more just, more prosperous. Like the old idealists they are hopeful, courageous and loving. Cynics may say that what I am seeing is of no significance. It is only a dotard's fancy, an ant's eye view of Pakistan. I cannot argue with cynics. Maybe they are right. But I will go on believing that in the coming decades more and more idealists will reappear, and show by their example, how to repair the damage caused by uncontrolled greed, lust and ambition, how to check corruption and patiently build a deep-rooted infrastructure of social justice and economic prosperity.
Chapter 25

EPILOGUE

For fifteen years I have been setting up pilot projects in Orangi, Karachi’s largest katchi abadi. These have been documented in numerous monographs and 63 quarterly progress reports. And now in this book published by the Oxford University Press.

I have been punished for my sins to live long and undergo dreadful events. As a young ICS officer I saw the great Bengal famine and the collapse of the British Administration. In 1947, as a teacher in Jamia Millia, I saw the disintegration of the Muslim inheritors of Mughal culture: the departure of half million Delhi Muslims, and the arrival of one million Punjabi Sikhs and Hindus. Within weeks the great imperial city was transformed. In 1950, I migrated to Comilla and was condemned to observe, over 20 years, the devotees of Pakistan, its majority founders, the Bengali Muslims, converted into enemies. I sadly watched the terrible upheavals, the disappearance of East Pakistan, and the annihilation of ‘Biharis’. And my ordeal continues.

Sometimes, I recite this verse of Sheikh Saadi, (who lived for a hundred years and witnessed many cataclysms, culminating in the sack of Baghdad by Hulaku Khan):

Basey na diñña ha sa u m mun
Mna ay hashkey mader na zadey

I saw much that should not be seen
I wish my mother had not produced me

Tragic calamities, however, did not make Sheikh Saadi either a pessimist or a cynic. On the other hand he became a practitioner and preacher of disinterested and detached but meritorious living. I hope I have learnt the same lesson. I am convinced that we are passing through a period of transition. Many old things are dying; all around there are signs of death and decay. But there is no cause for despair. Many new things are emerging too: there are also signs of life and growth.

A million immigrants live in Orangi—Mohajirs, Biharis, Pathans, Punjabis, Balochis, and Sindhis. The settlement began 25 years ago, and more immigrants are coming every year from the villages of Punjab, Sindh, Balochistan and NWFP. Migration from the villages to the cities is a dynamic cause of change in Pakistan, as it was in nineteenth century England. In katchi abadis like Orangi, old rural traditions are abandoned. There are no feudal hierarchies, no wadars, no rigid conformity. The old bonds are broken.

I found the new settlers in Orangi, like immigrants everywhere, full of the spirit of enterprise. They have bravely tackled their four basic problems: housing and sanitation, health, education, and employment. Without official help they have built a hundred thousand houses, established 647 private health clinics, 509 private primary and secondary schools, and more than eleven thousand family enterprises.

The explosive growth of an ‘Informal Sector’ is a second dynamic cause of change. Urban immigrants, in Orangi, as elsewhere, depend for their housing, health, education and employment, not on official agencies, (Karachi Development Authority, House Building Finance Corporations, Health or Education Departments), but on private entrepreneurs. As a digression, I may add that the rapidly growing Karachi middle class is similarly serviced. Imagine their plight if they had to rely mainly on government housing, government hospitals, government schools and government jobs.

I found the urban immigrants not only enterprising, they are also not lacking in resources. Their frugality gives them an amazing capacity to save and invest. They pay for everything—land, houses or services; although what they pay is appropriated by bribery touts. It does not appear in public accounts. If even ten per cent of the bribes and bhata (extortion) extracted from basti-dwellers by officers, political godfathers, dalals and gangsters was deposited in the public treasury, our government would not need so many IMF loans.
Neither are the basti-dwellers lacking in managerial ability. When OPP provided technical guidance in Orangi, in 13 years, underground sewerage lines were built in 5,236 lanes and 81,378 flush latrines were constructed, with their own funds and under their own management, at a total cost of Rs 63.79 million. The 509 schools with 80,000 students, financed entirely by fees are marvels of self-sustained growth. A credit programme for family enterprises, started in September 1987, has advanced loans amounting to Rs 56.68 million to 3,560 units belonging to 63 professions. Rs 37.09 million has been repaid with Rs 8.73 million mark up. Bad debts, which are written off every six months, have amounted to 4.4 per cent. Thanks to loyal clients, the credit programme has become self-supporting like schools, clinics, and sanitation. It is strengthening and spreading family enterprises, which are main providers of employment.

Both economic development and social stability depend upon productive employment. Do I need to point out that the alarming increase of banditry and gangsterism is very much the result of unemployment. Like cancerous cells, enterprising energies not channelized constructively have become destructive.

Obviously the basti-dwellers, the rural migrants, children of the new age, prospective citizens of the twenty-first century, do not want to destroy themselves. On the contrary, they want to survive and prosper. They are frugal, diligent, enterprising and resourceful. They are workers and producers, not freeloaders and spongers. They do not need doles and subsidies, sinecures jobs and free homes. They are not beggars, retainers and hangers on. What they do need is technical and social guidance, protection from bribes and bhattles, and some law and order.

Being myself an ex-ICS officer I confess with shame and sorrow that I found that official agencies generally fail to discharge their primary duty of giving honest service, protection and guidance to basti-dwellers. In the katchi abadis official agencies are famous mainly for chori and kanchori—stealing and shirking. But here also I found a silver lining in the dark cloud. Three years ago my friend, Tasneem Siddiqi, became the Director General of Sindh Katchi Abadi Authority (SKAA). He decided to put an end to stealing and shirking. Within a short time the moribund insolvent authority became active and solvent. It collected several crores of rupees of the lease money from basti-dwellers and is carrying out self financed upgrading in dozens of katchi abadis without foreign aid or World Bank loans or sarkari bakhshish (government grants).

This quick resurrection of an official agency makes me hopeful. The decline and fall of the Mughal empire and the rise of the East India Company has been my favourite historical study. Looking at the contemporary scene, I often feel, in my moments of gloom, as if I was watching Mughal decadence. The quick reform of the Sindh Katchi Abadi Authority reminds me of the East India Company. There too, in the beginning, there was unrestrained looting. But Lord Cornwallis was able to curb blatant corruption. I fervently hope that a reform like that can happen in Pakistan too.

I believe that the institutional framework which India and Pakistan have inherited—our military, political, legal and educational systems have immense vitality. Basically they are not different from the systems prevalent in developed countries (England, Germany or Japan), to which there are no alternatives. Inspite of the fact of our having messed them up, their reform and rejuvenation is not impossible. I have given the example of SKAA. I may as well give the example of the Aga Khan University (AKU). Within a few years it has been possible to establish in Pakistan an institution which clearly maintains international standards, an island of order and excellence in a sea of disorder and incompetence. And there are other examples.

I believe that reform and rejuvenation is the real task which all of us should undertake, at all levels, in every sphere. We should make our universities like AKU, coming up to international standards, our departments like the SKAA, free from shirking and stealing. We should assist the basti-dwellers in improving their housing, health, education and employment by giving them honest service and protection, and technical and social guidance. Let us divert their abundant energies towards family enterprises instead of banditry.

I wish thoughtful Pakistanis would realize the importance of doing such homework, howsoever small and limited it may appear. Let them all begin by organizing their own mohallas for...
mutual help and security as my friend, Sami Mustafa, is doing in Ferozabad Thana.

Let us check our great enthusiasm for guiding the President and Prime Minister of Pakistan, UNO and USA, World Bank and IMF. Let us follow the advice of Sheikh Saadi:

>To kar-i-zamin ra niko sakhri
> & ba asman nez purdakhti.

Have you arranged your earthly homes properly that you are flying to arrange things in the sky.

APPENDIX 1

UNCHS CTA APPRAISAL OF THE ORANGI PILOT PROJECT

To: Mr Agha Hasan Abedi
From: Nicholas Houghton
Subject: Status of BCCI-Orangi Pilot Project Second Phase, Pak/82/FO 1.

Please find attached for your review the following documents:

a) An appraisal of the Orangi Pilot Project and the approved project document NCC-OPP Second Phase, PAK/82/FO 1. This document assesses the methodologies at variance over the implementation of the second phase of OPP four months after the arrival of the UNCHS Chief Technical Advisor.

b) Scheduled implementation and actual implementation—September-December 1982 dollar component.

A comparative chart showing actual expenditures on international inputs against those estimated in the approved project document, accompanied by a chart showing what should have been achieved during the first four months and what was actually carried out.

c) Scheduled implementation and actual implementation—September-December 1982 rupees component.

A comparative chart of actual rupee expenditures and those estimated in the approved project document.
An appraisal of the Orangi Pilot Project and the approved project document BCCI-OPP Second Phase, PAK/82/FO 1.

1. The Orangi Pilot Project is a highly personal research and extension initiative into low-cost urban technology and social services for low-income communities. It is subject totally to the perceptions, intellectual speculations, and will of its originator and director Dr Akhtar Hameed Khan, a very able man with a well-established reputation as a dedicated social educator.

2. Whatever plan or overall scheme exists is in the project director's mind, and he does not share his mental perambulations and reflections until his ideas have coalesced. He arrives at decisions in an evolutionary and exploratory manner and steers the project accordingly. It is therefore very much a personal journey into the dynamics of low-income settlements.

3. The project, consequently, does not set itself quantifiable targets within measurable target areas that respond to an overall plan. The methodology adopted is fundamentally exploratory and does not draw on other experiences in the urban field. The project is seen as a process of contact and response with the community. It does not aim to cover ground or achieve quantitative targets. It unfolds, as it were, by way of ad hoc actions. Its purpose is to serve. Its inspiration a belief in the sense and energy of the common people which can be kindled into a process of communal self-reliance and so break free from the incompetence and corruption of local government and the narrow, specialised and insensitive assertions of the professionals. Thus the project seeks to identify how people perceive their needs, what their capabilities and priorities are, and then assist and advise in attaining solutions. If a project initiative does not take root it is abandoned, little time is taken up in recriminations and evaluation. By the same token the project only works with those groups that respond to the project. Thus there can be no fixed target areas. In the end, through this process, the project hopes to discover a harmonious whole of need, viability and self-propagated replicability. The right information and technical improvements will be those that are incorporated into the shared culture of the community. This assimilation, it is assumed, will lead to further development and self-reliance.

4. While one might dispute the premises on which it is founded, the methodology just described is perfectly valid for a research project. Moreover, much of the extension work is extremely interesting and is giving positive returns and could be adopted to great advantage by the official urban authorities. In short, Dr Akhtar Hameed Khan's activities are most stimulating and should continue to receive all the support they require according to the terms of reference he lays down.

5. It must be stated, however, that as matters stand, four months after the arrival of the UNCHS CTA, the expectations for an integrated urban rehabilitation demonstration project in Orangi, as described in the project document which has engaged the commitment of the Government of Pakistan, the BCCI and UNCHS, are far from being realized.

6. The expectations of UNCHS, described in the project document as the executing agency, do not so far carry any weight. The arrival of the CTA, who under other circumstances would be a management and technical executive officer concerned with assisting and advising the Project Director in the implementation of the approved project document, has no authority or status in the project. At best he is an exploratory liaison man with the urban authorities and occasional technical participant in the project, but more often he is in the position of interested observer. In any event he is not privy to the decision making process of the project. This situation has rendered every agreement between the CTA and the Project Director as provisional and every action open to revision. It must be emphasised that there is no hostility or personal antipathy involved. Relations are most cordial and civilized all round. But, under the circumstances, it is practically impossible to draw up a schedule of requirements and inputs or to programme the recruitment of high level consultants and experts. To all intents and purposes the approved project document is a dead letter.
7. The implementation of the approved project document hinges on the following:

- Development of a core of full-time national professional staff with their support services under the direction of the Project Director, to be responsible for all the technical inputs and recording and training activities envisaged by the project. They will, in addition, organize, direct and assist the national and international experts who will be called upon for specific specialized tasks.

- Structuring of the project to perform four basic functions:
- Direct social and technical assistance;
- Special studies and field experiments;
- Training;
- Analysis and documentation;
- Formulation of a draft outline Integrated Urban Development Programme,
- Identification of beneficiaries and target areas.

The scope and time and constraints are clearly stated, and while subject to modification constitute the basic framework for project activity as approved by all parties. With the notable exception of the continuation of the social and technical assistance activities evolved since its inception, OPP has not incorporated or otherwise adopted any of the above.

8. Clearly there are two apparently irreconcilable approaches to project execution. One, open ended, exploratory and evolutionary with emphasis on sociological particularities, unconstrained by time and cost. The other, target oriented, systematic, with a professional and technical focus, constrained by time and costs.

9. The project still has the potential that motivated the formulation of the project document. It may be that Dr. Akhtar Hameed Khan will eventually conclude that OPP is ready to adopt a more structured and planned approach. It may be that such an approach is intrinsically incompatible with his methodology. But for the present, the project is still feeling its way and keeping its options open, with no clear indication as to what it expects from a UNCHS CTA or from UNCHS participation in general.

10. There should be no doubt at all that UNCHS is uniquely equipped to provide specialized support for undertaking large scale projects in low-income urban areas, and that it is extremely anxious to establish a sound and fruitful working relationship with the BCCI Foundation. Now that the BCCI Foundation in Pakistan has finally been constituted perhaps all parties will be better placed to jointly identify the most appropriate UNCHS support for OPP and the most appropriate joint BCCI-UNCHS contribution to improving the condition of low-income communities in Pakistan.
3. But I have a few comments on the strange statements of Mr Houghton regarding the project document. I was closely associated with the writing of this document and my perception of the agreement with UNCHS is quite different.

4. The OPP was sponsored by BCCI in April 1980. When the UNCHS mission arrived in December 1981 the project was 21 months old. Nine progress reports had been written, which repeatedly clarified the experimental (open ended, exploratory, evolutionary) approach. These reports pointed out again and again:
   a) that there was no blueprint, no master plan to be imposed;
   b) that OPP was an NGO, not equipped or designed to match the planning, regulating or servicing functions of official agencies like the KDA, KMC or the departments of education and health. A NGO could not be a parallel agency, as the Governor of Sindh rightly warned in the presentation meeting in February 1981;
   c) that OPP’s main concern was to promote self-supporting people’s organization, and
   d) that OPP’s research was designed to discover technological, sociological and economic models which were based on popular participation, management and funding etc.

5. When the UNCHS, at its own initiative, agreed to collaborate with the OPP, we naturally believed that their mission having read the reports, and having seen the fieldwork, approved the above approach. I cannot agree with Mr Houghton’s interpretation that when we signed the agreement we accepted the UNCHS as the ‘executive agency’, that we surrendered our policy making authority, that we renounced our old approach, and adopted a ‘target-oriented’ approach to be prescribed and ‘managed’ by a CTA, and that Phase II of the OPP was no longer to be a non-government experimental project but, as Mr Houghton puts it, it was to be ‘an integrated urban rehabilitation demonstration project in Orangi’. In other words, according to him, we really signed the death warrant of the old OPP and were transformed into a mini-KMC. How could we do that?

6. The ‘target-oriented, integrated, urban rehabilitation demonstration’ approach may be suitable for an official
agency like the Karachi Municipal Corporation (KMC) or Karachi Development Authority (KDA), although previous efforts in katchi abadies along these lines have shown poor results. Such plans involve huge investments (not 2 million dollars, but hundreds of millions) besides the exercise of regulatory powers which are beyond the reach of an NGO.

7. Mr Houghton’s claim that the UNCHS is the ‘executive agency’ of the OPP and the CTA should be a ‘management and technical executive officer for the implementation of the approved project document’ is exceedingly strange. Instead of being an adviser he claims to be a preceptor, a super director. My perception of the agreement is that the OPP is a uniquely Pakistani project, guided by an old experienced Pakistani. The UNCHS has been invited to provide such technical expertise as may be requested by and may be acceptable to the national project director. There is no question whatsoever of making the UNCHS the executive agency, or handing over the management to the CTA.

8. Mr Houghton has given a long list of items held in abeyance and works not done during the last four months. He complains that a project office was not set up, national experts were not recruited, work plan was not prepared, target areas and beneficiaries were not identified etc. One would think that the chief occupation of the national project director was to put a spoke in the CTA’s wheel. As a matter of fact a three-storey office already exists, a little crowded but quite functional, conveniently accessible to Orangi residents and frequently visited by them for consultation, conferences and training. One room was even reserved for the CTA which he uses rather infrequently. Most of the required staff has been recruited and is getting intensive job training. National experts of high calibre have been engaged as consultants. There is a very definite plan of work which, of course, is continuously reviewed and revised. As pointed out in report nos. 10, 11 and 12, perceptible and measurable progress is being made both in social and physical engineering. For instance, within a year a clear pattern has evolved of low-cost lane sanitation, self-financed and self-managed by the lane residents with technical guidance from OPP. This pattern has been accepted by more than 250 lanes and more requests are coming in every day. Social co-operation is being promoted, awareness and skill is increasing, and contacts are being established in gradually widening circles. An open minded and perceptive foreigner should eagerly seize the opportunity of intimately associating himself with these significant developments and thus acquire a first hand insight into the interlinked social and physical problems of Orangi. His usefulness would grow with his insight.

9. But the problem with Mr Houghton is that he is enveloped in misconceptions rather common among quick-fire foreign experts. They think they possess ready-made solutions, that they have nothing to learn about local problems from local people, that the problems are quite simple, and all that is needed is a nice project office with a gang of highly-paid native staff under their control. Soon after his arrival in Karachi Mr Houghton nonchalantly told me that the OPP office in Orangi was not a ‘project office’, that the OPP staff was no staff (‘musclemen’ he called them), that our expert consultants were non-entities, our plan of work was no plan, our methodology was mere personal whimsicality. In short, unless we slavishly followed his instructions, we were lost.

10. If the experts sent by UNCHS are completely obsessed with hackneyed, narrow and generally unsuccessful conventional techniques, unintelligently obtuse to pragmatic and innovative research and extension, blindly insensitive to significant local developments; and at the same time compulsively desirous of executive control, I am afraid the people of Orangi will derive little benefit from them, and the BCCI will get a miserable return for one million dollars.

(20 January 1983).
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>akhirat</td>
<td>the hereafter</td>
</tr>
<tr>
<td>anjuman</td>
<td>association</td>
</tr>
<tr>
<td>baba</td>
<td>old man</td>
</tr>
<tr>
<td>bagh</td>
<td>garden, orchard</td>
</tr>
<tr>
<td>Bakra Eid</td>
<td>festival when goats are sacrificed</td>
</tr>
<tr>
<td>baqa-i-ashah</td>
<td>survival of the fittest</td>
</tr>
<tr>
<td>bara</td>
<td>cattleyard</td>
</tr>
<tr>
<td>barani</td>
<td>rain-fed agriculture</td>
</tr>
<tr>
<td>basti</td>
<td>low income village, settlement</td>
</tr>
<tr>
<td>ber</td>
<td>fruit similar to wild plum</td>
</tr>
<tr>
<td>bhangun</td>
<td>woman who cleans latrines</td>
</tr>
<tr>
<td>bundh</td>
<td>embankment</td>
</tr>
<tr>
<td>burqa</td>
<td>loose robe covering the wearer from head to toe</td>
</tr>
<tr>
<td>chadar</td>
<td>shawl</td>
</tr>
<tr>
<td>chappal</td>
<td>sandal</td>
</tr>
<tr>
<td>chardiwar</td>
<td>the home (lit. four walls)</td>
</tr>
<tr>
<td>chikou</td>
<td>sapadilla pears</td>
</tr>
<tr>
<td>chorri</td>
<td>stealing</td>
</tr>
<tr>
<td>dai</td>
<td>midwife</td>
</tr>
<tr>
<td>dalal</td>
<td>tout</td>
</tr>
<tr>
<td>dars-i-nizamia</td>
<td>nizamia syllabus</td>
</tr>
<tr>
<td>dheban</td>
<td>washer-woman</td>
</tr>
<tr>
<td>diwani</td>
<td>civil administration</td>
</tr>
<tr>
<td>doli</td>
<td>palanquin</td>
</tr>
<tr>
<td>Feringhee</td>
<td>European</td>
</tr>
<tr>
<td>gali</td>
<td>lane</td>
</tr>
<tr>
<td>ghadhar</td>
<td>mutiny</td>
</tr>
<tr>
<td>ghalba</td>
<td>domination</td>
</tr>
<tr>
<td>ghosi</td>
<td>milkman</td>
</tr>
<tr>
<td>goth</td>
<td>village</td>
</tr>
</tbody>
</table>
halal legal
haram illegal
huri landless peasant
heqat-ad-dunya present life
imiti tamarind
kafr non-believers
Kamchuri shirking
kirkhana workshop
kutubi abadi low-income settlement
khukstar name of a movement
khal creek
khangah sufi hospice
khud self, ego
kikar mimosa
kunjran vegetable vendor (f)
lakh 100,000
lohar blacksmith
madrasah religious school
mahajjan moneylender
mahram close male relations
majazi khuda human god, demi god
malan flower girl
mama cook (f)
meharana bangle-seller (f)
markap interest
masnad 40 kilos (approx.)
muhalia sector
marrid disciple
maie barber's wife
mu-mohram unrelated adult males
namaz one who prays regularly
nawakar male servant
pasi pasi ka hisab detailed accounts
patti share
pindari armed gangs
pir holy man
purdah segregation
purdah-nasloin one who observes purdah
ra'ati deviant, heretic

safeda poplar
safedpur middle-class
saqqai water-carrier
sarkari government
sawab merit, good deeds
sharafat elitism
sharif middle class as opposed to razil-low class
shurafa middle class people
suleh kal universal toleration
supari betel nut
tabauri disassociation cereau
taifa courtesan
tanakhun fil-arz state power
tanzim organization			
taqil conformity
thaller blockmaking yard
thana police station and administrative area
ulema religious scholars
wadera chief
zamindari system landlordism
zar, zan, zamin (lit.) gold, women, land; the three temptations
zindagi non-conformist
About 50 years ago Dr Akhtar Hameed Khan resigned from the prestigious Indian Civil Service to devote himself to the uplift of the poor and the downtrodden. His achievements include the development of the Rural Development Academy in Camilla (now in Bangladesh) and the Orangi Pilot Project, Karachi. A recipient of the Magsaysay Award of the Philippines and the Sitara-i-Pakistan from the government of Pakistan, Dr Akhtar Hameed Khan was for several years a visiting professor at the Michigan State University in the USA which has also awarded him an honorary LLD. Despite indifferent health, he has been working on the extension of his community development model to a number of areas in Pakistan. He was awarded the Hilal-i-Imtiaz in 1996.

Orangi Pilot Project: Reminiscences and Reflections, a collection of his articles and papers, first appeared in 1996 in hardback. It describes the physical and socioeconomic conditions in the informal settlements of Orangi, and the actors and processes involved in the development of these squatter townships. This paperback edition contains three new chapters that study the phenomenon of replication of the Orangi experiment—the manner in which it is helping whole communities overcome problems relating to sanitation, housing, health, education, and employment. The phenomenally successful method of action-research and its extension is shown here in its application.